

STATE OF ILLINOIS

DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION

DIVISION OF BANKING

IN THE MATTER OF:)
) No: 2009-LO-35
LUKASZ W. CIURA)
1499 White Street)
Des Plaines, Illinois 60018)

ORDER ASSESSING FINE

The DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION, Division of Banking, (the “Department”), having conducted an investigation of the facts related to registered Loan Originator Lukasz W. Ciura, (the “Registrant”), 1499 White Street, Des Plaines, Illinois 60018 and having found that the Registrant has committed violations cited herein of the Residential Mortgage License Act of 1987 (the “Act”) [205 ILCS 635], and of the rules promulgated under the Act (the “Rules”) [38 Ill. Adm. Code 1050], hereby issues this Order Assessing Fine pursuant to the authority provided under Section 7-1 of the Act and Section 1050.2170 of the Rules. The Department makes the following:

1. That Registrant is an Illinois Loan Originator holding certificate of registration No. 031.0024733 and having the address of 1499 White Street, Des Plaines, Illinois 60018;
2. That Registrant was working under the Illinois residential mortgage license of Rushmore Financial Corp. (License No. MB. 6760320) for all purposes of this Order;
3. That Registrant permitted the use of his name and registration number on a loan application knowing that said application was in fact taken and completed by an unregistered loan originator Wieslaw Kozak (“Kozak”), for the property located at 9762 Ivanhoe Ave., Schiller Park, Illinois (“Property”);
4. That said loan file was submitted with fraudulent employment and salary information in order for the borrower to qualify for the loan;
5. That Registrant knew or should have known by allowing loans to be originated with Registrant’s number without Registrant actually working on the loan file was not only a misrepresentation to the consumer and lender it also put the consumer at risk by having someone who was not qualified to be a loan originator in

handling the loan file. These misrepresentations and dishonest dealings are violations of the Act and the Rules.

CONCLUSIONS

BASED UPON THE ABOVE FINDINGS, THE DEPARTMENT IS OF THE OPINION AND CONCLUDES:

Registrant's activities under Certificate of Registration No. 031.0024733 and as cited herein warrants a fine pursuant to Rule Sections 1050.2165 (c) and (e).

ORDER

NOW THEREFORE IT IS HEREBY ORDERED:

1. That Lukasz W. Ciura, Certificate of Registration No. 031.0024733, shall be and hereby is assessed a fine of \$2,500 for violating the Act and Rules cited herein pursuant to Rule section 1050.2170(a)(2);
2. The total fine in the amount of \$2,500 shall be due thirty (30) days after the effective date of this Order; and
3. The fee in the amount of \$2,500 shall be paid by means of a certified check or money order made payable to the:

**Department of Financial and Professional Regulation
Division of Banking
ATTN: Loan Originator Section
320 W. Washington St.
Springfield, IL 62786**

ORDERED THIS ____ DAY OF _____, 2009

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL
REGULATION
BRENT E. ADAMS, ACTING SECRETARY

DIVISION OF BANKING

JORGE A. SOLIS, DIRECTOR

You are hereby notified that this Order is an administrative decision. Pursuant to 205 ILCS 635/4-12 and 38 Ill. Adm. Code, 1050.1510 *et seq.* any party may file a request for a hearing on an administrative decision. You have the opportunity to request a hearing regarding this matter for a fee of \$250 plus the transcript fee pursuant to 38 Ill. Adm. Code 1050.2175. The request for a hearing shall be filed within 10 days after the receipt of an administrative decision. A hearing shall be held by the Department of Financial and Professional Regulation, Division of Banking on the administrative decision. Absent a request for a hearing, this Order shall constitute a final administrative decision subject to the Administrative Review Law [735 ICLS 5/3-101 *et seq.*]

State of Illinois (
 (ss:
 County of Cook (

The undersigned, being duly sworn on oath, states that on ____/____/____, I mailed with sufficient postage affixed, a copy of the foregoing **ORDER ASSESSING FINE** by regular and certified mail, return receipt requested at 122 S. Michigan Avenue, Suite 1900, Chicago, Illinois 60603, to the address of Registrant's Licensee registered with IDFPR Division of Banking listed below:

LUKASZ W. CIURA
1499 White Street
Des Plaines, Illinois 60018

AFFIANT

Subscribed and sworn to before me,
this ____ day of _____, 2009

NOTARY PUBLIC
