

STATE OF ILLINOIS

DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION

DIVISION OF BANKING

IN THE MATTER OF:

LILIA LLUVIA

4151 N. Western

Chicago, Illinois 60618

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No. 2009-LO-74

**ORDER REVOKING
LOAN ORIGINATOR REGISTRATION AND 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 Lilia Lluva, (the “Registrant”), 4151 N. Western, Chicago, Illinois 60618, 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 pursuant to Section 1050.2170(a)(1)&(2) of the Rules and pursuant to the authority provided in Section 7-1 of the Act. The Department makes the following Findings of Fact and Conclusions of Law:

FINDINGS

1. That Registrant is an Illinois Loan Originator Registrant holding certificate of registration No. 031.0012360 and having the address of 4151 N. Western, Chicago, Illinois 60618;
2. That Registrant was sponsored by an out of state Illinois residential mortgage licensee with no branches located in Illinois for all purposes of this Order;
3. That a Consumer filed a complaint against Registrant which prompted an investigation into Registrant’s actions;
4. That the investigator was informed by Consumer that he was contacted by Registrant to refinance or have a loan modification on his home;
5. That Registrant then went to Consumer’s home on March 2, 2009 and had him fill out several forms requesting personal information. At no time was a copy of the completed forms given to consumer. Registrant provided the consumer with a business card for another Illinois residential mortgage licensee she had not been sponsored by for over a year;

6. That Registrant additionally requested a check written to her for \$2,000 to get the process started;
7. That Registrant never contacted Consumer again and did nothing to assist in the refinancing or modification of his loan. When Consumer contacted Registrant she would either hang up on him or pretend she was someone else; and
8. That Registrant's actions were misleading and were dishonest dealings in violation of the Act and Rules.

CONCLUSIONS

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

Registrant's activities under Certificate of Registration No. 031.0012360 as cited herein warrant a revocation and fine pursuant to Rule Sections 1050.2165(b)(c)(h) and (i).

ORDER

NOW THEREFORE IT IS HEREBY ORDERED:

1. That Lilia Lluva, Certificate of Registration No. 031.0012360, is revoked by Order of the Department pursuant to Section 1050.2170(a) of the Rules and Section 7-1 of the Act.
2. That Lilia Lluva, is assessed a fine of \$5,000 for violating the Act and Rules cited herein pursuant to Rule section 1050.2170(a)(2);
3. The total fine in the amount of \$5,000 shall be due thirty (30) days after the effective date of this Order; and
4. The fine in the amount of \$5,000 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
Springfield, Illinois, 62786**

ORDERED THIS ____ DAY OF _____, 2009

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION
BRENT E. ADAMS, 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 REVOKING LOAN ORIGINATOR REGISTRATION AND 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:

LILIA LLUVIA
4151 N. Western
Chicago, Illinois 60618

AFFIANT

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

NOTARY PUBLIC
