

**STATE OF ILLINOIS  
DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION  
DIVISION OF BANKING**

IN THE MATTER OF: )  
 )  
 ) No. 2011-250-b  
 )  
**ROBERT KILMER** )  
4887 Lind Free Drive )  
Freeport, Illinois 61032 )

**CONSENT ORDER**

The Illinois Department of Financial and Professional Regulation, Division of Banking, and Robert Kilmer, hereby agree to the following:

**STIPULATIONS**

Robert Kilmer ( “Applicant”), is an Applicant for a Mortgage Loan Originator License (“MLO license”) pursuant to the Residential Mortgage License Act of 1987, 205 ILCS 635/7-1 (“Act”). On December 9, 2010 the Department issued Order No. 2011-250 (“Order”) denying Applicant’s MLO license due to Applicant’s inability to demonstrate financial responsibility, on authority of the Act. Applicant requested a hearing. Applicant, since the denial, has demonstrated to the Department through additional documentation that Applicant is several repayment plans with creditors. Due to this significant progress the Department and Applicant agree to the modifications made by this Consent Order to the Order.

**TERMS AND CONDITIONS**

WHEREFORE, the Department of Financial and Professional Regulation, Division of Banking, and Robert Kilmer agree:

- I. Applicant’s MLO license will be issued under the following terms:

- a. Applicant will obtain a credit report through NMLS again as a requirement for the 2012 renewal and provide a paystub from November 2011 and the most recent repayment statement from the IRS.
- b. Applicant's credit report must demonstrate improvements and/or payoffs on all liens, judgments or any other debts. Additional documentation such as receipts and/or bank statements may also be requested by the Department as proof of Applicant's compliance with said agreement. All requested documents should be mailed to the following address:

**Department of Financial and Professional Regulation  
Division of Banking  
ATTN: Loan Originator Section  
122 S. Michigan, Suite 1900  
Chicago, Illinois 60603**

- c. Applicant is subject to suspension and/or refusal to renew or denial without notice or opportunity for a hearing if any of the following occur by December 31, 2011:
    - i. Applicant has not obtained his credit report;
    - ii. Applicant has not paid his taxes; and
    - iii. Applicant has not shown a record of paying his debt.
- II. Applicant agrees to dismiss his petition for hearing and administrative review of Order and waives any right to re-file its petition, or file any petition or other appeal of said orders or of this Consent Order. Applicant acknowledges that he has had the opportunity to be represented by legal counsel in negotiating this Consent Order, and that he willingly enters into this Consent Order, and after full review, evaluation, and consideration and with full knowledge of its rights under the Act and Rules and Illinois Administrative Procedure Act.

- III. The Department enters into the Consent Order for the purpose of imposing measures that are fair and equitable in the circumstances and that are consistent with the best interests of the people of the State of Illinois.
- IV. The Consent Order shall be signed and dated by all the parties hereinafter and shall become effective on date the Department signs and dates the Consent Order.

The foregoing Consent Order is approved in full.

\_\_\_\_\_ date: \_\_\_\_\_  
ROBERT KILMER

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

DIVISION OF BANKING

\_\_\_\_\_ date: \_\_\_\_\_  
MANUEL FLORES, DIRECTOR

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 **CONSENT ORDER** by regular and certified mail, return receipt requested at 122 S. Michigan Avenue, Suite 1900, Chicago, Illinois 60603, to the address of Respondent registered with IDFPD Division of Banking listed below:

ROBERT KILMER  
4887 Lind Free Drive  
Freeport, Illinois 61032

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AFFIANT

Subscribed and sworn to before me,  
this \_\_\_\_ day of \_\_\_\_\_, 2011

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NOTARY PUBLIC