

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

IN THE MATTER OF:

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No. 2011-363

STEPHEN COULOM
3802 W 215th Street
Matteson, IL 60443

MORTGAGE LOAN ORIGINATOR LICENSE
DENIAL ORDER

The Department of Financial and Professional Regulation, of the State of Illinois, Division of Banking, (hereinafter referred to as the “Department”), pursuant to the Residential Mortgage License Act of 1987, [205 ILCS 635] (the “Act”) and rules promulgated thereunder [38 Ill. Adm. Code 1050] (the “Rules”), hereby issues this ORDER pursuant to the authority provided under Act Section 7-3 (3). The Department has reviewed Stephen Coulom’s record of a tax lien, judgment and poor credit history. Based on this review, the Department finds Stephen Coulom to be unfit for licensure due to his inability to demonstrate financial responsibility.

NOW IT IS HEREBY ORDERED that the application for Mortgage Loan Originator License of Stephen Coulom is denied.

ORDERED THIS ____ DAY OF _____, 2011

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

DIVISION OF BANKING

MANUEL FLORES, ACTING 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. The request for a hearing and \$250 hearing fee by certified check or money order shall be filed with the Department at 320 West Washington Street, Springfield, IL 62786, ATTN: Loan Originator Section within 10 days after the receipt of an administrative decision. The request for hearing must include an explicit admission, denial, or appropriate response to each allegation or issue contained in the administrative decision pursuant to 38 Ill. Adm. Code 1050.1570. A hearing shall be held on the administrative decision, by the Department of Financial and Professional Regulation, Division of Banking. Absent a request for a hearing, this Order shall constitute a final administrative Order subject to the Administrative Review Law [735 ILCS 5/3-101 *et seq.*].

State of Illinois (
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County of Cook (

The undersigned, being duly sworn on oath, states that on ____/____/____, I mailed with sufficient postage affixed, a copy of the foregoing **MORTGAGE LOAN ORIGINATOR LICENSE DENIAL 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 IDFPR Division of Banking listed below:

STEPHEN COULOM
3802 W 215th Street
Matteson, IL 60443

AFFIANT

Subscribed and sworn to before me,
this ____ day of _____, 2011

NOTARY PUBLIC