

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

IN THE MATTER OF:	)	
	)	No. 2012-MLO-CD-01-b
<b>MENA ZOELLNER</b>	)	
Charter Mortgage Services, Inc.	)	
145 Covington Dr.	)	
Bloomington, Illinois 60108	)	
	)	

**CONSENT ORDER**

The Department of Financial and Professional Regulation, Division of Banking, of the State of Illinois (“Department”) and Mena Zoellner (“Petitioner”) hereby enter into this Consent Order (“Consent Order”) to resolve all issues involving the Petitioner. This Consent Order is made pursuant to Residential Mortgage License Act of 1987 (“Act”) [205 ILCS 635], and of the rules promulgated under the Act (“Rules”) [38 Ill. Adm. Code 1050]. The Department and Petitioner stipulate and agree as follows:

**STIPULATIONS AND ADMISSIONS**

On February 1, 2012 the Department issued Order No. 2012-MLO-CD-1 (“Order”) citing Petitioner for originating loans without being properly licensed. Petitioner filed a request for administrative hearing upon receipt of said disciplinary order. In lieu of proceeding to a formal hearing, the parties herein agree to resolve this matter pursuant to the terms of this Order.

**TERMS AND CONDITIONS**

WHEREFORE, the Department and Petitioner agree as follows:

- I. Due to Petitioner proving mitigating factors, the Department agrees to reduce Petitioner's fine in the Order to two hundred dollars (\$200). The total fine in the amount of \$200 shall be due thirty (30) days after the effective date of this Consent Order. The fine in the amount of \$200 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**

- II. Petitioner agrees to cease all loan originator activities until she receives the proper license. Based upon this agreement to cease loan originating, the Department agrees to rescind all original fines against Petitioner assessed in the Order. Failure to comply with this Consent Order may result in further discipline. Petitioner agrees to dismiss her petition for hearing and administrative review of the Order and waives any right to re-file her petition, or file any petition or other appeal of the Order or of this Consent Order. Petitioner acknowledges that she has had the opportunity to be represented by legal counsel in negotiating this Consent Order, and that she willingly enters into this Consent Order, after full review, evaluation, and consideration and with full knowledge of her rights under the Act, Rules and Illinois Administrative Procedure Act [5 ILCS 100], willingly enters into this Consent Order.

- 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 the day the Department signs and dates the Consent Order.

The foregoing Consent Order is approved in full.

\_\_\_\_\_ date: \_\_\_\_\_  
Mena Zoellner

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION  
BRENT E. ADAMS, 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 U.S. registered mail, return receipt requested, at 122 S. Michigan Avenue, Suite 1900, Chicago, Illinois 60603, to the address listed below:

MENA ZOELLNER  
Charter Mortgage Services, Inc.  
145 Covington Dr.  
Bloomington, Illinois 60108

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AFFIANT

Subscribed and sworn to before me,  
this \_\_\_\_ day of \_\_\_\_\_, 2012

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NOTARY PUBLIC