

**STATE OF ILLINOIS**

**DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION**

**DIVISION OF BANKING**

IN THE MATTER OF: )  
)  
**BRAD ALAN BOWLING** )  
IL License No. 031.0047957; NMLS ID No. 242040 ) No. 2021-MLO-02  
)  
)  
)

**ORDER REVOKING  
MORTGAGE LOAN ORIGINATOR LICENSE**

THE DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION, DIVISION OF BANKING (“Department”), having been made aware of **BRAD ALAN BOWLING’S (“BOWLING”)** violations of the Residential Mortgage License Act of 1987 (“Act”) [205 ILCS 635] and rules promulgated thereunder (“Rules”) [38 Ill. Adm. Code 1050], hereby issues this **ORDER REVOKING MORTGAGE LOAN ORIGINATOR LICENSE.**

**STATUTORY PROVISIONS**

1. Section 7-3 of the Act states that the Director of the Department (“Director”) shall not issue a mortgage loan originator (MLO) license unless the Director makes at a minimum the following findings: (1) The applicant has never had a mortgage loan originator license revoked in any governmental jurisdiction, except that a subsequent formal vacation of such revocation shall not be deemed a revocation, and (2) The applicant has not been convicted of, or pled guilty or nolo contendere to, a felony in a domestic, foreign, or military court: (A) during the 7-year period preceding the date of the application for licensing and registration.
2. Section 7-11 of the Act authorizes the Director to revoke and/or fine, or otherwise discipline, the license of an MLO if the Director finds that the MLO has violated the Act or any other applicable law or regulation.

**FACTUAL FINDINGS**

3. BOWLING is an MLO holding License No. 031.0047957.
4. BOWLING, since initially receiving his MLO license, entered a guilty plea on December 7, 2020 to felony Endangerment (In the State of Arizona vs. Brad Alan Bowling, case number CR2020-110990-001).

5. Subsequently, BOWLING was revoked by the State of Nebraska ordered on February 25, 2021 for entering a guilty plea for a felony, failure to disclose, and to demonstrate the requisite financial responsibility, character and general fitness (STATE OF NEBRASKA DEPARTMENT OF BANKING & FINANCE, IN THE MATTER OF BRAD ALAN BOWLING NMLS No. 242040).

### LEGAL CONCLUSION

6. BOWLING pled guilty to a felony within the past seven years and was revoked by the State of Nebraska. BOWLING is no longer qualified to be an MLO Licensee pursuant to Section 7-3(1) & (2)(A) of the Act.

### NOW IT IS HEREBY ORDERED THAT,

1. The Department **REVOKES BRAD ALAN BOWLING'S** Mortgage Loan Originator License No. 031.0047957 pursuant to Section 7-11 of the Act.

ORDERED THIS 4<sup>th</sup> DAY OF MAY, 2021

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION  
DIVISION OF BANKING



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CHASSE REHWINKEL  
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 affected party may file a request for a hearing on a decision by the Director. The request for a hearing must be filed with the Department at 320 West Washington Street, 5th Floor, Springfield, IL 62786 within 10 days after the appealing party's receipt of this Order; a \$250 hearing fee payable to the Department by cashier's check or money order must be filed with the hearing request. The request for hearing must include an explicit admission, denial, or appropriate response to each allegation or issue contained in this Order pursuant to 38 Ill. Adm. Code 1050.1570. After receipt of a proper and timely request for hearing, 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].**