

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

IN THE MATTER OF: )  
 ) No. 2024-MLO-18-b  
**ANTHONY JACOB SOSS** )  
License No. 031.0055929, NLMS ID 130763 )

**CONSENT ORDER**

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

**STIPULATIONS AND ADMISSIONS**

The Parties stipulate that the Department, pursuant to its authority under the Act and Rules, issued Order 2024-MLO-18 (“Order”) on December 30, 2024, refusing to renew SOSS’S MLO License. SOSS made a timely request for an Administrative Hearing upon receipt of the Order, and the parties are currently in the administrative proceeding with no final determination. The parties now desire to conclude the administrative proceedings and resolve all matters of the Order through this Consent Order.

**TERMS AND CONDITIONS**

WHEREFORE, the Department and SOSS agree as follows:

- I. The Department agrees to allow SOSS to surrender his MLO License on the Effective Date of this Consent Order.
- II. SOSS further agrees to not reapply for an Illinois MLO license for three months from the Effective Date of this Consent Order.
- III. Within 14 days of the Effective Date of this Consent Order, SOSS shall pay an Administrative Penalty of \$500.00 to the Department through NMLS.
- IV. SOSS will update his disclosure responses in NMLS to reflect this discipline.
- V. SOSS further agrees that, in the event he applies for a future mortgage loan originator license with the Department prior to the expiration of the three-month period set forth herein, such application shall be deemed automatically denied. In connection with any such automatic denial, SOSS hereby waives his right to any reconsideration, appeal or other right to review that may be afforded pursuant to the Act, Rules, and the Illinois Administrative Procedure Act [5 ILCS 100] (“IAPA”).
- VI. Prior to the submission of a new application for an MLO license, SOSS will be required to complete the following MLO education requirements:
  - a. Twenty hours of NMLS approved Pre-Licensure Education Course (PE), which shall consist of fourteen hours of federal law curriculum, three hours of ethics curriculum, and three hours of non-traditional mortgage lending curriculum. None of these twenty hours of PE may be state-specific curriculum; and

- b. Eight hours of Continuing Education (CE), which shall consist of four hours of federal law curriculum, two hours of ethics curriculum, and two hours of nontraditional mortgage lending curriculum. None of these eight hours of CE may be state-specific curriculum.
  
- VII. SOSS may not take any of the PE or CE referenced in paragraph VI in an online self-study format (“OSS”).
  
- VIII. For a period of three years from the Effective Date of this Consent Order, SOSS shall be required to complete any additional required PE and/or CE in a format other than OSS.
  
- IX. By executing this Consent Order, SOSS withdraws his petition for administrative hearing of the Order and agrees to not file any petition for administrative hearing or judicial review of this Consent Order. The Department has the right to prosecute any matter that is not addressed in the Order or this Consent Order. SOSS acknowledges that he has been represented by legal counsel in negotiating this Consent Order, and that he willingly enters into this Consent Order after full review, evaluation, and consideration and with full knowledge of his rights under the Act, Rules, and the IAPA.
  
- X. The Department enters into this Consent Order for the purpose of imposing measures that are fair and equitable under the circumstances and that are consistent with the best interests of the people of the State of Illinois.

XI. The Consent Order shall become effective upon all Parties signing and dating the Consent Order, and on the date that the last of those designated for the Department sign and date the Consent Order (the “Effective Date”).

The foregoing Consent Order is approved in full.

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION  
DIVISION OF BANKING



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SUSANA SORIANO, ACTING DIRECTOR

Date: 4/15/2025



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ANTHONY JACOB SOSS

Date: 4-9-25