

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

IN THE MATTER OF: )  
 ) No. 2008-LO-37  
**RANA TEMANIOS** )  
6757 N. Trumbull Avenue )  
Lincolnwood, Illinois 60712 )

**ORDER ASSESSING FINE AND REVOKING  
LOAN ORIGINATOR REGISTRATION**

The DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION, (the "Department"), Division of Banking (the "Division"), having conducted an investigation into the facts related to registered Loan Originator Rana Temanios, (the "Registrant"), and having found that the Registrant has committed violations cited herein of the Residential Mortgage License Act of 1987 (the "Act") [205 ILCS 635], and of the rules promulgated under the Act (hereinafter referred to as the "Rules") [38 Ill. Adm. Code 1050], hereby issues this ORDER pursuant to Section 1050.2170(a)(1)&(2) of the Rules and pursuant to the authority provided in Section 7-1 of the Act. The Department makes the following:

**FINDINGS**

1. That Registrant is an Illinois Loan Originator Registrant holding certificate of registration No. 031.0014978.
2. That Registrant was employed by and worked under the Illinois residential mortgage license of First Chicago Mortgage Company (License No. MB.0006097) for all purposes of this Order;
3. That the Division conducted an investigation into the activities of First Chicago Mortgage Company. The results of the investigation are set forth in a Supplemental and Confidential Order - Order of Revocation and Assessment of a Fine against First Chicago Mortgage, bearing case number E2008-48-MBR. Registrant was one of the 8 loan originators who participated in the scheme detailed therein.

**CONCLUSIONS**

BASED UPON THE ABOVE FINDINGS, THE DEPARTMENT IS OF THE OPINION AND CONCLUDES THAT:

Registrant is subject to discipline pursuant to the following Sections of the Act: 205 ILCS 635/7-1 (2004 as amended).

Registrant has violated the following Sections of the Rules: 1050.2165 (b), (c), (e) and (k).

**ORDER**

NOW THEREFORE IT IS HEREBY ORDERED:

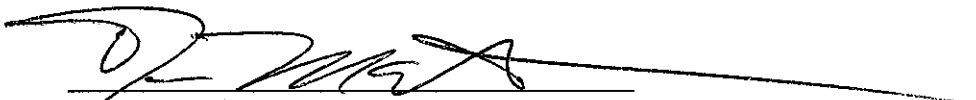
1. The Illinois loan originator registration of Rana Temanios, Registration No. No. 031.0014978, is hereby revoked.
2. Rana Temanios is hereby assessed a fine in the amount of \$10,000.00. The fine shall be due in full thirty (30) days after the effective date of this Order. The fine shall be paid by means of a certified check or money order made payable to the:

**Department of Financial and Professional Regulation  
Division of Banking  
ATTN: FISCAL DIVISION, 2<sup>ND</sup> FLOOR  
320 W. Washington Street  
Springfield, IL 62786**

ORDERED THIS \_\_\_\_\_ DAY OF \_\_\_\_\_ 2008

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION  
DEAN MARTINEZ, SECRETARY

DIVISION OF BANKING  
JORGE SOLIS, DIRECTOR



**Dean Martinez**  
Secretary

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. You have the opportunity to request a hearing regarding this matter for a fee of \$250 plus the transcript fee pursuant to 38 Ill. Adm. Code 1050.2175. The request for a hearing shall be filed within 10 days after the receipt of an administrative decision. A hearing shall be held by the Department of Financial and Professional Regulation, Division of Banking on the administrative decision. Absent a request for a hearing, this Order shall constitute a final administrative decision subject to the Administrative Review Law [735 ICLS 5/3-101 *et seq.*]

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 **ORDER ASSESSING FINE AND REVOKING LOAN ORIGINATOR REGISTRATION** 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:

RANA TEMANIOS  
6757 N. Trumbull Avenue  
Lincolnwood, Illinois 60712

\_\_\_\_\_  
AFFIANT

Subscribed and sworn to before me,  
this \_\_\_\_ day of \_\_\_\_\_, 2008

\_\_\_\_\_  
NOTARY PUBLIC  
\_\_\_\_\_