Illinois Department of Financial and Professional Regulation

Division of Financial Institutions

Pat Quinn
Governor

Brent E. Adams
Acting Secretary

Robert E. Meza
Director
Division of Financial Institutions

NOTICE OF INTENT TO FINE

CERTIFIED MAIL - RETURN RECEIPT REQUESTED

Illinois Title Loans, Inc. Title Loans of America, Inc
Terry E. Fields
8601 Dunwoody Place, Suite 406
Atlanta, GA 30350

Re: CI - 1771
Date of Examination: July 28, 2009

This is your Notice that the enclosed Order of Fine shall be effective ten (10) days from the date of service of this Notice pursuant to Section 9 of the Consumer Installment Loan Act, 205 ILCS 670/1 et seq., or Section 10 of the Sales Finance Act, 205 ILCS 660/1 et seq., or Section 4-10 of the Illinois Payday Loan Reform Act, 815 ILCS 122/1 et seq.

Should you have any additional questions, please contact the Division of Financial Institutions at 217-782-3704.

Dated this 3 day of September 2009

Paul Vasilakos
Consumer Credit Supervisor

Enclosure

STATE OF ILLINOIS
DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION
DIVISION OF FINANCIAL INSTITUTIONS
CONSUMER CREDIT SECTION

In the Matter of	)	
Illinois Title Loans, Inc.	)	No. CI - 1771
	)	

ORDER OF FINE

To: Illinois Title Loans, Inc. Title Loans of America, Inc
8601 Dunwoody Place, Suite 406
Atlanta, GA 30350

Regulatory Examination: License Number CI - 1771
Date of Examination: July 28, 2009

WHEREAS, the Department of Financial and Professional Regulation (the "Department") administers the Illinois Consumer Installment Loan Act, 205 ILCS 670/1 (the "Act") and Rules and Regulations promulgated thereunder 38 IL Administrative Code 110.1.

WHEREAS, the Department completed an examination of the above referenced licensee and noted the following violation(s):

CILA Rules 110.390(b)	The title-secured lender took possession of the vehicle without sufficient prior written notice to the borrower that included borrower's right to make the vehicle available to the lender and obtain personal belongings without additional charge. 3 exception(s) at $50.00 per exception
CILA Rules 110.140(b)(5)	Repossession file does not contain a copy of the condition of collateral at time of repossession. 1 exception(s) at $50.00 per exception
CILA Rules 110.140; 810 ILCS 5/9-611	Licensee did not give written notice of intended sale/disposition of repossessed collateral including all required information. 2 exception(s) at $150.00 per exception
CILA Rules 110.430	Title-secured lender did not obtain borrower's appropriate or most recent income documentation available at the time the loan was made. 6 exception(s) at $250.00 per exception

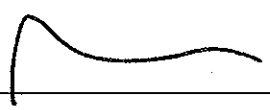
CILA Rules 110.370(d)	The title-secured loan agreement does not contain a separate statement signed by the borrower that he/she has not had an outstanding title-secured loan in the last 15 days. 11 exception(s) at $250.00 per exception
CILA Rules 110.360(c)	Licensee does not disclose on delinquency notices for title-secured loans the availability of debt management information at DFI's toll-free number. 2 exception(s) at $50.00 per exception
CILA Rules 110.20(a)	The loan register or transaction register is not properly maintained. 1 exception(s) at $75.00 per exception Applicable to licensee's operating procedures
CILA Rules 110.180(b)	Licensed location is not maintaining posted hours. 1 exception(s) at $150.00 per exception Applicable to licensee's operating procedures

For specific exceptions, see examination report attached and made a part hereof.

NOW IT IS HEREBY ORDERED THAT, pursuant to Section 9 of the Act, the Department has imposed a fine of $5,075.00 on the above-captioned licensee. In accordance with Section 9 of the Act, this fine becomes effective and payable 10 days after the date of service of the Notice of Intent to Fine unless you request, in writing, a hearing within 10 days after the date of service of this Order. Please include a copy of this Order with the top portion of the enclosed invoice with your remittance and forward to the following address:

Department of Financial and Professional Regulation
Cash Unit
PO Box 7086
Springfield, IL 62791-7086

Dated this 3rd day of September 2009



Robert E. Meza, Director
Division of Financial Institutions
Department of Financial and Professional Regulation

Exam Exception List

(grouped by exception number, then sorted by account name)

License #: 1771 Exam Type: CI Exam Date: 07/28/2009	Illinois Title Loans, Inc. 2950 South MacArthur Boulevard Springfield IL 62704-

Act	Category Act Reference		Exception Description	Fine Amount
CILA	CILA Rules 110.180(b)		Licensed location is not maintaining posted hours. APPLICABLE TO LICENSEE'S OPERATING PROCEDURES	$150.00
CILA	CILA Rules 110.20(a)		The loan register or transaction register is not properly maintained. APPLICABLE TO LICENSEE'S OPERATING PROCEDURES	$75.00
CILA	CILA Rules 110.360(c)		Licensee does not disclose on delinquency notices for title-secured loans the availability of debt management information at DFI's toll-free number.	$100.00
Paid Title Loans		90114-2951	REDACTED	
Paid Title Loans		090406-3018	REDACTED	
CILA	CILA Rules 110.370(d)		The title-secured loan agreement does not contain a separate statement signed by the borrower that he/she has not had an outstanding title-secured loan in the last 15 days	$2,750.00
Open Title Loans		090502-3047	REDACTED	
Open Title Loans		090505-30483	REDACTED	
Open Title Loans		090528	REDACTED	
Open Title Loans		090408-3022	REDACTED	
Open Title Loans		90512	REDACTED	
Open Title Loans		090512	REDACTED	
Open Title Loans		090716-3124	REDACTED	
Open Title Loans		90725-3134	REDACTED	
Open Title Loans		090526-3069	REDACTED	
Paid Title Loans		90703-3114	REDACTED	
Open Title Loans		90526-3071	REDACTED	
CILA	CILA Rules 110.430		Title-secured lender did not obtain borrower's appropriate or most recent income documentation available at the time the loan was made.	$1,500.00
Open Title Loans		90512	REDACTED	
Paid Title Loans		090424-3040	REDACTED	
Open Title Loans		090512	REDACTED	
Paid Title Loans		090521-3066	REDACTED	
Paid Title Loans		090406-3018	REDACTED	
Open Title Loans		90526-3071	REDACTED	
CILA	CILA Rules 110.140; 810 ILCS 5/9-611		Licensee did not give written notice of intended sale/disposition of repossessed collateral including all required information.	$300.00
Open Title Loans		090408-3022	REDACTED	
Open Title Loans		90512	REDACTED	
CILA	CILA Rules 110.140(b)(5)		Repossession file does not contain a copy of the condition of collateral at time of repossession.	$50.00
Open Title Loans		090408-3022	REDACTED	

Exam Exception List

(grouped by exception number, then sorted by account name)

License #: 1771 Exam Type: CI Exam Date: 07/28/2009	Illinois Title Loans, Inc. 2950 South MacArthur Boulevard Springfield IL 62704-

Act	Category Act Reference	Exception Description	Fine Amount
CILA	CILA Rules 110.390(b)	The title-secured lender took possession of the vehicle without sufficient prior written notice to the borrower that included borrower's right to make the vehicle available to the lender and obtain personal belongings without additional charge.	$150.00

Open Title Loans	090408-3022	REDACTED
Open Title Loans	90512	REDACTED
Open Title Loans	090512	REDACTED REDACTED

9/2/2009
CI 1771

State of Illinois
Department of Financial and Professional Regulation
Consumer Credit Invoice

CC100746

TO: ILLINOIS TITLE LOANS, INC.
2950 SOUTH MACARTHUR BOULEVARD
SPRINGFIELD, IL 62704

Due the Illinois Department of Financial and Professional Regulation: (Within 10 Days of Receipt)

Description	Amount
Fines CI	$5,075.00

Total: $5,075.00

Remit To:

Illinois Department of Financial and Professional Regulation
Cash Unit
PO BOX 7086
Springfield, IL 62791-7086

Remit Copy

Invoice Number
CC100746

(Tear on Perforation)

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9/2/2009
CI 1771

State of Illinois
Department of Financial and Professional Regulation
Consumer Credit Invoice

CC100746

TO: ILLINOIS TITLE LOANS, INC.
2950 SOUTH MACARTHUR BOULEVARD
SPRINGFIELD, IL 62704

Due the Illinois Department of Financial and Professional Regulation: (Within 10 Days of Receipt)

Description	Amount
Fines CI	$5,075.00

Total: $5,075.00

Remit To:

Illinois Department of Financial and Professional Regulation
Cash Unit
PO BOX 7086
Springfield, IL 62791-7086

Customer Copy

Invoice Number
CC100746

Illinois Department of Financial and Professional Regulation

Division of Financial Institutions

Pat Quinn
Governor

Brent E. Adams
Acting Secretary

Robert E. Meza
Director
Division of Financial Institutions

NOTICE OF INTENT TO FINE

CERTIFIED MAIL - RETURN RECEIPT REQUESTED

Illinois Title Loans, Inc. Title Loans of America, Inc
Terry E. Fields
8601 Dunwoody Place, Suite 406
Atlanta, GA 30350

Re: CI - 1781
Date of Examination: July 30, 2009

This is your Notice that the enclosed Order of Fine shall be effective ten (10) days from the date of service of this Notice pursuant to Section 9 of the Consumer Installment Loan Act, 205 ILCS 670/1 et seq., or Section 10 of the Sales Finance Act, 205 ILCS 660/1 et seq., or Section 4-10 of the Illinois Payday Loan Reform Act, 815 ILCS 122/1 et seq.

Should you have any additional questions, please contact the Division of Financial Institutions at 217-782-3704.

Dated this 3 day of September 2009

Paul Vasilakos
Consumer Credit Supervisor

Enclosure

STATE OF ILLINOIS
DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION
DIVISION OF FINANCIAL INSTITUTIONS
CONSUMER CREDIT SECTION

In the Matter of	)	
Illinois Title Loans, Inc.	)	No. CI - 1781
	)	

ORDER OF FINE

To: Illinois Title Loans, Inc. Title Loans of America, Inc
8601 Dunwoody Place, Suite 406
Atlanta, GA 30350

Regulatory Examination: License Number CI - 1781
Date of Examination: July 30, 2009

WHEREAS, the Department of Financial and Professional Regulation (the "Department") administers the Illinois Consumer Installment Loan Act, 205 ILCS 670/1 (the "Act") and Rules and Regulations promulgated thereunder 38 IL Administrative Code 110.1.

WHEREAS, the Department completed an examination of the above referenced licensee and noted the following violation(s):

CILA Rules 110.430	Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan. 1 exception(s) at $1,000.00 per exception

For specific exceptions, see examination report attached and made a part hereof.

NOW IT IS HEREBY ORDERED THAT, pursuant to Section 9 of the Act, the Department has imposed a fine of $1,000.00 on the above-captioned licensee. In accordance with Section 9 of the Act, this fine becomes effective and payable 10 days after the date of service of the Notice of Intent to Fine unless you request, in writing, a hearing within 10 days after the date of service of this Order. Please include a copy of this Order with the top portion of the enclosed invoice with your remittance and forward to the following address:

Department of Financial and Professional Regulation
Cash Unit
PO Box 7086
Springfield, IL 62791-7086

Dated this 3rd day of September 2009

Robert E. Meza, Director
Division of Financial Institutions
Department of Financial and Professional Regulation

Exam Exception List

(grouped by exception number, then sorted by account name)

License #: 1781 Exam Type: CI Exam Date: 07/30/2009	Illinois Title Loans, Inc. 3159 West Cermak Avenue Chicago IL 60623

Act	Category Act Reference	Exception Description	Fine Amount
CILA	CILA Rules 110.430	Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.	$1,000.00

Paid Title Loans 3259-00

REDACTED
REDACTED

8/31/2009
CI 1781

State of Illinois
Department of Financial and Professional Regulation
Consumer Credit Invoice

CC100728

TO: ILLINOIS TITLE LOANS, INC.
8601 DUNWOODY PLACE, SUITE 406
ATLANTA, GA 30350

Due the Illinois Department of Financial and Professional Regulation: (Within 10 Days of Receipt)

Description	Amount
Fines CI	$1,000.00

Total: $1,000.00

Remit To:

Illinois Department of Financial and Professional Regulation
Cash Unit
PO BOX 7086
Springfield, IL 62791-7086

Remit Copy

Invoice Number
CC100728

(Tear on Perforation)

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8/31/2009
CI 1781

State of Illinois
Department of Financial and Professional Regulation
Consumer Credit Invoice

CC100728

TO: ILLINOIS TITLE LOANS, INC.
8601 DUNWOODY PLACE, SUITE 406
ATLANTA, GA 30350

Due the Illinois Department of Financial and Professional Regulation: (Within 10 Days of Receipt)

Description	Amount
Fines CI	$1,000.00

Total: $1,000.00

Remit To:

Illinois Department of Financial and Professional Regulation
Cash Unit
PO BOX 7086
Springfield, IL 62791-7086

Customer Copy

Invoice Number
CC100728

Illinois Department of Financial and Professional Regulation

Division of Financial Institutions

Pat Quinn
Governor

Brent E. Adams
Acting Secretary

Robert E. Meza
Director
Division of Financial Institutions

NOTICE OF INTENT TO FINE

CERTIFIED MAIL - RETURN RECEIPT REQUESTED

Illinois Title Loans, Inc. Title Loans of America, Inc
Terry E. Fields
8601 Dunwoody Place, Suite 406
Atlanta, GA 30350

Re: CI - 1955
Date of Examination: July 30, 2009

This is your Notice that the enclosed Order of Fine shall be effective ten (10) days from the date of service of this Notice pursuant to Section 9 of the Consumer Installment Loan Act, 205 ILCS 670/1 et seq., or Section 10 of the Sales Finance Act, 205 ILCS 660/1 et seq., or Section 4-10 of the Illinois Payday Loan Reform Act, 815 ILCS 122/1 et seq.

Should you have any additional questions, please contact the Division of Financial Institutions at 217-782-3704.

Dated this 3 day of September 2009

Paul Vasilakos
Consumer Credit Supervisor

Enclosure

STATE OF ILLINOIS
DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION
DIVISION OF FINANCIAL INSTITUTIONS
CONSUMER CREDIT SECTION

	)	
In the Matter of	)	
Illinois Title Loans, Inc.	)	No. CI - 1955
	)	

ORDER OF FINE

To: Illinois Title Loans, Inc. Title Loans of America, Inc
8601 Dunwoody Place, Suite 406
Atlanta, GA 30350

Regulatory Examination: License Number CI - 1955
Date of Examination: July 30, 2009

WHEREAS, the Department of Financial and Professional Regulation (the "Department") administers the Illinois Consumer Installment Loan Act, 205 ILCS 670/1 (the "Act") and Rules and Regulations promulgated thereunder 38 IL Administrative Code 110.1.

WHEREAS, the Department completed an examination of the above referenced licensee and noted the following violation(s):

205 ILCS 670/19.1; 625 ILCS 5/3-114(f-5)(2)	Licensee did not deliver or mail to the borrower an affidavit of defense. 1 exception(s) at $150.00 per exception
CILA Rules 110.430	Title-secured lender did not obtain borrower's appropriate or most recent income documentation available at the time the loan was made. 7 exception(s) at $250.00 per exception
CILA Rules 110.350(b)	Documentation is not in file to indicate lien was released and title returned to the obligor on a title-secured loan within 24 hours or 5 days if paid by check. 1 exception(s) at $150.00 per exception

For specific exceptions, see examination report attached and made a part hereof.

NOW IT IS HEREBY ORDERED THAT, pursuant to Section 9 of the Act, the Department has imposed a fine of $2,050.00 on the above-captioned licensee. In accordance with Section 9 of the Act, this fine becomes effective and payable 10 days after the date of service of the Notice of Intent to Fine unless you request, in writing, a hearing within 10 days after the date of service of this Order. Please include a copy of this Order with the top portion of the enclosed invoice with your remittance and forward to the following address:

Department of Financial and Professional Regulation
Cash Unit
PO Box 7086
Springfield, IL 62791-7086

Dated this 3rd day of September 2009

Robert E. Meza, Director
Division of Financial Institutions
Department of Financial and Professional Regulation

Exam Exception List

(grouped by exception number, then sorted by account name)

License #: 1955 Exam Type: CI Exam Date: 07/30/2009	Illinois Title Loans, Inc. 1920 North Milwaukee Avenue Chicago IL 60647

Act	Category Act Reference		Exception Description	Fine Amount
CILA	CILA Rules 110.350(b)		Documentation is not in file to indicate lien was released and title returned to the obligor on a title-secured loan within 24 hours or 5 days if paid by check.	$150.00
Paid Title Loans		90616284600	REDACTED REDACTED	
CILA	CILA Rules 110.430		Title-secured lender did not obtain borrower's appropriate or most recent income documentation available at the time the loan was made.	$1,750.00
Open Title Loans		0906222861	REDACTED	
Paid Title Loans		90709289200	REDACTED	
Paid Title Loans		90616284600	REDACTED	
Open Title Loans		90625286900	REDACTED	
Paid Title Loans		90610283600	REDACTED	
Open Title Loans		90627287800	REDACTED	
Open Title Loans		90529281000		
CILA	205 ILCS 670/19.1; 625 ILCS 5/3-114(f-5)(2)		Licensee did not deliver or mail to the borrower an affidavit of defense.	$150.00
Paid Title Loans		70418131803	REDACTED REDACTED	

8/31/2009
CI 1955

State of Illinois
Department of Financial and Professional Regulation
Consumer Credit Invoice

CC100727

TO: ILLINOIS TITLE LOANS, INC.
8601 DUNWOODY PLACE, SUITE 406
ATLANTA, GA 30350

Due the Illinois Department of Financial and Professional Regulation: (Within 10 Days of Receipt)

Description	Amount
Fines CI	$2,050.00

Total: $2,050.00

Remit To:

Illinois Department of Financial and Professional Regulation
Cash Unit
PO BOX 7086
Springfield, IL 62791-7086

Remit Copy

Invoice Number
CC100727

(Tear on Perforation)

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8/31/2009
CI 1955

State of Illinois
Department of Financial and Professional Regulation
Consumer Credit Invoice

CC100727

TO: ILLINOIS TITLE LOANS, INC.
8601 DUNWOODY PLACE, SUITE 406
ATLANTA, GA 30350

Due the Illinois Department of Financial and Professional Regulation: (Within 10 Days of Receipt)

Description	Amount
Fines CI	$2,050.00

Total: $2,050.00

Remit To:

Illinois Department of Financial and Professional Regulation
Cash Unit
PO BOX 7086
Springfield, IL 62791-7086

Customer Copy

Invoice Number
CC100727

Illinois Department of Financial and Professional Regulation

Division of Financial Institutions

Pat Quinn
Governor

Brent E. Adams
Acting Secretary

Robert E. Meza
Director
Division of Financial Institutions

NOTICE OF INTENT TO FINE

CERTIFIED MAIL - RETURN RECEIPT REQUESTED

Illinois Title Loans, Inc. Title Loans of America, Inc
Terry E. Fields
8601 Dunwoody Place, Suite 406
Atlanta, GA 30350

Re: CI - 2124
Date of Examination: July 29, 2009

This is your Notice that the enclosed Order of Fine shall be effective ten (10) days from the date of service of this Notice pursuant to Section 9 of the Consumer Installment Loan Act, 205 ILCS 670/1 et seq., or Section 10 of the Sales Finance Act, 205 ILCS 660/1 et seq., or Section 4-10 of the Illinois Payday Loan Reform Act, 815 ILCS 122/1 et seq.

Should you have any additional questions, please contact the Division of Financial Institutions at 217-782-3704.

Dated this 3 day of September 2009

Paul Vasilakos
Consumer Credit Supervisor

Enclosure

STATE OF ILLINOIS
DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION
DIVISION OF FINANCIAL INSTITUTIONS
CONSUMER CREDIT SECTION

In the Matter of	)	
Illinois Title Loans, Inc.	)	No. CI - 2124
	)	

ORDER OF FINE

To: Illinois Title Loans, Inc. Title Loans of America, Inc
8601 Dunwoody Place, Suite 406
Atlanta, GA 30350

Regulatory Examination: License Number CI - 2124
Date of Examination: July 29, 2009

WHEREAS, the Department of Financial and Professional Regulation (the "Department") administers the Illinois Consumer Installment Loan Act, 205 ILCS 670/1 (the "Act") and Rules and Regulations promulgated thereunder 38 IL Administrative Code 110.1.

WHEREAS, the Department completed an examination of the above referenced licensee and noted the following violation(s):

CILA Rules 110.370(c)	A title-secured lender made an additional loan to a borrower who had an outstanding title-secured loan within the preceding 15 days. 1 exception(s) at $1,000.00 per exception

For specific exceptions, see examination report attached and made a part hereof.

NOW IT IS HEREBY ORDERED THAT, pursuant to Section 9 of the Act, the Department has imposed a fine of $1,000.00 on the above-captioned licensee. In accordance with Section 9 of the Act, this fine becomes effective and payable 10 days after the date of service of the Notice of Intent to Fine unless you request, in writing, a hearing within 10 days after the date of service of this Order. Please include a copy of this Order with the top portion of the enclosed invoice with your remittance and forward to the following address:

Department of Financial and Professional Regulation
Cash Unit
PO Box 7086
Springfield, IL 62791-7086

Dated this 3rd day of September 2009

Robert E. Meza, Director
Division of Financial Institutions
Department of Financial and Professional Regulation

Exam Exception List

(grouped by exception number, then sorted by account name)

License #: **2124** Exam Type: **CI** Exam Date: **07/29/2009**	**Illinois Title Loans, Inc.** **3113 Broadway** **Mount Vernon** **IL** **62864**

Act	Category Act Reference	Exception Description	Fine Amount
CILA	CILA Rules 110.370(c)	A title-secured lender made an additional loan to a borrower who had an outstanding title-secured loan within the preceding 15 days.	**$1,000.00**
Open Title Loans	**90406.3476**	**REDACTED** **REDACTED**	

8/31/2009
CI 2124

State of Illinois
Department of Financial and Professional Regulation
Consumer Credit Invoice

CC100731

TO: ILLINOIS TITLE LOANS, INC.
8601 DUNWOODY PLACE, SUITE 406
ATLANTA, GA 30350

Due the Illinois Department of Financial and Professional Regulation: (Within 10 Days of Receipt)

Description	Amount
Fines CI	$1,000.00

Total: $1,000.00

Remit To:

Illinois Department of Financial and Professional Regulation
Cash Unit
PO BOX 7086
Springfield, IL 62791-7086

Remit Copy

Invoice Number
CC100731

(Tear on Perforation)

10

8/31/2009
CI 2124

State of Illinois
Department of Financial and Professional Regulation
Consumer Credit Invoice

CC100731

TO: ILLINOIS TITLE LOANS, INC.
8601 DUNWOODY PLACE, SUITE 406
ATLANTA, GA 30350

Due the Illinois Department of Financial and Professional Regulation: (Within 10 Days of Receipt)

Description	Amount
Fines CI	$1,000.00

Total: $1,000.00

Remit To:

Illinois Department of Financial and Professional Regulation
Cash Unit
PO BOX 7086
Springfield, IL 62791-7086

Customer Copy

Invoice Number
CC100731