



**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**

Title Cash of Illinois, Inc. D/b/a Cash-2-Go  
LaTonia Powers  
513 Sparkman Drive, NW, Suite C  
Huntsville, AL 35816

Re: CI - 2095

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 )  
Title Cash of Illinois, Inc. ) No. CI - 2095  
)  
)

**ORDER OF FINE**

To: Title Cash of Illinois, Inc. D/b/a Cash-2-Go  
513 Sparkman Drive, NW, Suite C  
Huntsville, AL 35816  
  
Regulatory Examination: License Number CI - 2095  
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):

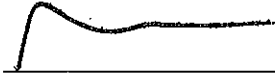
- |  |   |
|--|---|
| 205 ILCS 670/19.1; 625 ILCS 5/3-114(f-5)(2)                          | Licensee did not deliver or mail to the borrower an affidavit of defense.<br>1 exception(s) at \$50.00 per exception  |
| 205 ILCS 670/19.1; CILA Rules 110.140; 625 ILCS 5/3-114(f-5)(1); UCC | Licensee did not send borrower a Notice of the Right to Redeem with all required information.<br>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.<br>3 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.<br>6 exception(s) at \$25.00 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 \$1,100.00 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 3<sup>rd</sup> day of September 2009



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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 #: <b>2095</b> Exam Type: <b>CI</b> Exam Date: <b>07/29/2009</b>	<b>Title Cash of Illinois, Inc.</b> <b>1300 East Washington Street</b>  <b>East Peoria IL 61611</b>
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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.	<b>\$150.00</b>
Paid Title Loans	7236	<b>REDACTED</b>	
Paid Title Loans	7210	<b>REDACTED</b>	
Paid Title Loans	7193	<b>REDACTED</b>	
Paid Title Loans	6959	<b>REDACTED</b>	
Paid Title Loans	7250	<b>REDACTED</b>	
Paid Title Loans	7259	<b>REDACTED</b>	
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.	<b>\$750.00</b>
Paid Title Loans	7236	<b>REDACTED</b>	
Open Title Loans	7273	<b>REDACTED</b>	
Open Title Loans	7211	<b>REDACTED</b>	
CILA	205 ILCS 670/19.1; CILA Rules 110.140; 625 ILCS 5/3-114(f-5)(1); UCC	Licensee did not send borrower a Notice of the Right to Redeem with all required information.	<b>\$150.00</b>
Open Title Loans	5714	<b>REDACTED</b>	
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.	<b>\$50.00</b>
Open Title Loans	5714	<b>REDACTED</b>	

8/31/2009  
CI 2095

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



CC100732

**TO:** TITLE CASH OF ILLINOIS, INC.  
 513 SPARKMAN DRIVE, NW SUITE C  
 HUNTSVILLE, AL 35816

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

Description	Amount
Fines CI	\$1,100.00

**Total:** \$1,100.00

**Remit To:**

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

Remit Copy

**Invoice Number**  
 CC100732

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 ( Tear on Perforation )

8/31/2009  
CI 2095

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



CC100732

**TO:** TITLE CASH OF ILLINOIS, INC.  
 513 SPARKMAN DRIVE, NW SUITE C  
 HUNTSVILLE, AL 35816

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

Description	Amount
Fines CI	\$1,100.00

**Total:** \$1,100.00

**Remit To:**

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

Customer Copy

**Invoice Number**  
 CC100732



**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**

Title Cash of Illinois, Inc. D/b/a Cash-2-Go  
LaTonia Powers  
513 Sparkman Drive, NW, Suite C  
Huntsville, AL 35816

Re: CI - 2749  
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 )  
Title Cash of Illinois, Inc. )

No. CI - 2749

**ORDER OF FINE**

To: Title Cash of Illinois, Inc. D/b/a Cash-2-Go  
513 Sparkman Drive, NW, Suite C  
Huntsville, AL 35816

Regulatory Examination: License Number CI - 2749

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

Title-secured lender did not obtain borrower's appropriate or most recent income documentation available at the time the loan was made.

2 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.

5 exception(s) at \$25.00 per exception

CILA Rules 110.350(a)

Make, model, year, and VIN of automobile are not on the title-secured loan document.

7 exception(s) at \$25.00 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.

7 exception(s) at \$50.00 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 \$1,150.00 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



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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 #: <b>2749</b> Exam Type: <b>CI</b> Exam Date: <b>07/30/2009</b>	Title Cash of Illinois, Inc. 2935 Clearlake Avenue Suite 2A Springfield IL 62702
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Act	Category Act Reference	Exception Description	Fine Amount
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.	<b>\$350.00</b>
Open Title Loans	2620	<b>REDACTED</b>	
Open Title Loans	2603	<b>REDACTED</b>	
Open Title Loans	2632	<b>REDACTED</b>	
Open Title Loans	2625	<b>REDACTED</b>	
Open Title Loans	2589	<b>REDACTED</b>	
Open Title Loans	2587	<b>REDACTED</b>	
Open Title Loans	2638	<b>REDACTED</b>	
CILA	CILA Rules 110.350(a)	Make, model, year, and VIN of automobile are not on the title-secured loan document.	<b>\$175.00</b>
Open Title Loans	2637	<b>REDACTED</b>	
Open Title Loans	2603	<b>REDACTED</b>	
Open Title Loans	2632	<b>REDACTED</b>	
Open Title Loans	2589	<b>REDACTED</b>	
Open Title Loans	2587	<b>REDACTED</b>	
Open Title Loans	2640	<b>REDACTED</b>	
Open Title Loans	2638	<b>REDACTED</b>	
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.	<b>\$125.00</b>
Paid Title Loans	2596	<b>REDACTED</b>	
Paid Title Loans	2598	<b>REDACTED</b>	
Paid Title Loans	2592	<b>REDACTED</b>	
Paid Title Loans	2608	<b>REDACTED</b>	
Paid Title Loans	2583	<b>REDACTED</b>	
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.	<b>\$500.00</b>
Paid Title Loans	2608	<b>REDACTED</b>	
Paid Title Loans	2583	<b>REDACTED</b>	

8/31/2009  
CI 2749

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



CC100720

**TO:** TITLE CASH OF ILLINOIS, INC.  
 513 SPARKMAN DRIVE, NW SUITE C  
 HUNTSVILLE, AL 35816

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

Description	Amount
Fines CI	\$1,150.00

**Total:** \$1,150.00

**Remit To:**

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

Remit Copy

**Invoice Number**

CC100720

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 ( Tear on Perforation )  
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8/31/2009  
CI 2749

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



CC100720

**TO:** TITLE CASH OF ILLINOIS, INC.  
 513 SPARKMAN DRIVE, NW SUITE C  
 HUNTSVILLE, AL 35816

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

Description	Amount
Fines CI	\$1,150.00

**Total:** \$1,150.00

**Remit To:**

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

Customer Copy

**Invoice Number**

CC100720