



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

TitleMax of Illinois, Inc.
Ginny Beswick
15 Bull Street, Suite 200
Savannah, GA 31401

Re: CI - 3306

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)
TitleMax of Illinois, Inc.)

No. CI - 3306)
)

ORDER OF FINE

To: TitleMax of Illinois, Inc.
15 Bull Street, Suite 200
Savannah, GA 31401

Regulatory Examination: License Number CI - 3306

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.

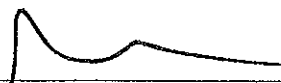
4 exception(s) at \$250.00 per exception

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 #: 3306	TitleMax of Illinois, Inc.
Exam Type: CI	803 East Ogden Avenue
Exam Date: 07/30/2009	Naperville IL 60563

Act	Category Act Reference	Exception Description	Fine Amount
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.	\$1,000.00
Open Title Loans	6835699	REDACTED	
Paid Title Loans	6925924	REDACTED	
Open Title Loans	7209227	REDACTED	
Open Title Loans	6933633	REDACTED	

8/27/2009
CI 3306

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



CC100616

TO: TITLEMAX OF ILLINOIS, INC.
15 BULL STREET SUITE 200
SAVANNAH, GA 31401

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
CC100616

(Tear on Perforation)

8/27/2009
CI 3306

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



CC100616

TO: TITLEMAX OF ILLINOIS, INC.
15 BULL STREET SUITE 200
SAVANNAH, GA 31401

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
CC100616



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NOTICE OF INTENT TO FINE

CERTIFIED MAIL - RETURN RECEIPT REQUESTED

TitleMax of Illinois, Inc.
Ginny Beswick
15 Bull Street, Suite 200
Savannah, GA 31401

Re: CI - 3305
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)
TitleMax of Illinois, Inc.) No. CI - 3305
)
)

ORDER OF FINE

To: TitleMax of Illinois, Inc.
15 Bull Street, Suite 200
Savannah, GA 31401

Regulatory Examination: License Number CI - 3305
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(g), 110.370(d)

Lender did not verify that the loan was permissible.

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 #: 3305	TitleMax of Illinois, Inc.
Exam Type: CI	2633 Northtown Way
Exam Date: 07/29/2009	Highland IL 62249

Act	Category Act Reference	Exception Description	Fine Amount
CILA	CILA Rules 110.370(g), 110.370(d)	Lender did not verify that the loan was permissible.	\$1,000.00
Paid Direct Loans 6914580		REDACTED REDACTED	

8/27/2009
CI 3305

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



CC100617

TO: TITLEMAX OF ILLINOIS, INC.
 15 BULL STREET SUITE 200
 SAVANNAH, GA 31401

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
 CC100617

 (Tear on Perforation)

8/27/2009
CI 3305

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



CC100617

TO: TITLEMAX OF ILLINOIS, INC.
 15 BULL STREET SUITE 200
 SAVANNAH, GA 31401

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
 CC100617