



Illinois Department of Financial and
Professional Regulation

NEWS

SPRINGFIELD - The Illinois Department of Financial and Professional Regulation (IDFPR) announced today that the Acting Director of Professional Regulation, Donald W. Seasock; and the Directors of Financial Institutions, Robert Meza; and Banking, Jorge A. Solis signed the following disciplinary orders in the month of **August 2010**.

Banking

BANKS AND TRUSTS

Palos Bank and Trust Company, Palos Heights – Division of Banking took possession and control of bank on August 13, 2010 for the purpose of receivership.

Ravenswood Bank, Chicago – Division of Banking took possession and control of bank on August 6, 2010 for the purpose of receivership.

ShoreBank, Chicago – Division of Banking took possession and control of bank on August 20, 2010 for the purpose of receivership.

RESIDENTIAL MORTGAGE

1-2-3 Mortgage, LLC, St. Louis, MO – residential mortgage license (MB.6760571) fined \$500 for failure to comply with Loan Modification Semi-Annual Survey.

@ Mortgage, Inc., Wauconda – residential mortgage license (MB.0006652) revoked for failure to properly surrender its license.

AMA Financial Mortgage Corporation, Forest Park – residential mortgage license (MB.0004740) fined \$500 for failure to comply with continuing education requirements.

Access Financial Services, Inc., Chicago – residential mortgage license (MB.0006345) fined \$500 for failure to comply with Loan Modification Semi-Annual Survey.

Accredited Home Lenders, Inc., San Diego, CA – residential mortgage license (MB.0004546) revoked for failure to properly surrender its license.

Alfa Omega Enterprises & Financial Services, Chicago – residential mortgage license (MB.0004032) revoked for failure to properly surrender its license.

Allegro Funding Corp., Jacksonville, FL – residential mortgage license (MB.6760557) fined \$500 for failure to comply with Loan Modification Semi-Annual Survey.

Allgood Mortgage Corp., Naperville – residential mortgage license (MB.67659774) fined \$500 for failure to comply with Loan Modification Semi-Annual Survey.

American Dream Funding Corporation, Maryville – residential mortgage license (MB.6760547) revoked for failure to comply with the Department and fined \$2,500.

Americorp Mortgage Funding, Inc., Crestwood – residential mortgage license (MB.0004277) fined \$500 for failure to comply with Loan Modification Semi-Annual Survey.

American Family Mortgage Banking, Inc., Wheaton – residential mortgage license (MB.0006156) revoked for failure to comply with the Department.

Ash Mortgage Corporation, Skokie – residential mortgage license (MB.0005256) fined \$500 for failure to comply with Loan Modification Semi-Annual Survey.

Asset Capital Mortgage, Inc., Buffalo Grove – residential mortgage license (MB.0006721) fined \$500 for failure to comply with Loan Modification Semi-Annual Survey.

Banc Group Mortgage Corporation, Palos Hills – residential mortgage license (MB.0004371) fined \$500 for failure to comply with Loan Modification Semi-Annual Survey.

Calusa Investments, LLC, Herndon, VA – residential mortgage license (MB.6759911) revoked for failure to properly surrender its license.

Charter Mortgage Services, Inc., Bloomington – residential mortgage license (MB.0006429) revoked for failure to properly surrender its license and failure to pay an outstanding fine.

Cosmos Mortgage Corp., Chicago – residential mortgage license (MB.0006824) fined \$500 for failure to comply with Loan Modification Semi-Annual Survey.

Credit Union Mortgage Utility Banc, Inc., Park Ridge – residential mortgage license (MB.6760241) fined \$500 for failure to comply with Loan Modification Semi-Annual Survey.

Crescent Mortgage Company, Atlanta, GA – residential mortgage license (MB.6759294) fined \$500 for failure to comply with Loan Modification Semi-Annual Survey.

Emerson Mortgage Group, LLC, Belleville – residential mortgage license (MB.6760578) revoked for failure to comply with the Department and fined \$2,500.

Equipoint Financial Network, Inc., Poway, CA – residential mortgage license (MB.0004742) fined \$500 for failure to comply with Loan Modification Semi-Annual Survey.

Equity Services, Inc., Raleigh, NC – residential mortgage license (MB.6760691) fined \$500 for failure to comply with Loan Modification Semi-Annual Survey.

Euro Prime Mortgage Company, Chicago – residential mortgage license (MB.6760137) fined \$500 for failure to comply with Loan Modification Semi-Annual Survey.

EZ Bank Financial Services, Inc., Berwyn – residential mortgage license (MB.0006433) revoked for failure to properly surrender its license.

First American Dream Mortgage, Inc., Chicago – residential mortgage license (MB.6760304) fined \$500 for failure to comply with Loan Modification Semi-Annual Survey.

First Capital Mortgage Services, Inc., O’Fallon – residential mortgage license (MB.0005677) fined \$500 for failure to comply with Loan Modification Semi-Annual Survey.

First Rate Mortgage, Inc., Berwyn – residential mortgage license (MB.0005458) fined \$500 for failure to comply with Loan Modification Semi-Annual Survey.

Focus Lending, Inc., Chicago – residential mortgage license (MB.0006669) fined \$500 for failure to comply with Loan Modification Semi-Annual Survey.

Gateway Mortgage Group, Inc., Tulsa, OK – residential mortgage license (MB.6760139) fined \$500 for failure to comply with Loan Modification Semi-Annual Survey.

Granite Mortgage, Inc., Skokie – residential mortgage license (MB.0005801) fined \$500 for failure to comply with Loan Modification Semi-Annual Survey.

Highland Financial Mortgage Corporation, Northbrook – residential mortgage license (MB.0005540) fined \$500 for failure to comply with Loan Modification Semi-Annual Survey.

Home Servicing, LLC, Baton Rouge, LA – residential mortgage license (MB.6760347) fined \$500 for failure to comply with Loan Modification Semi-Annual Survey.

Illinois Commercial & Residential Mortgage Corporation, Chicago – residential mortgage license (MB.0005306) fined \$500 for failure to comply with Loan Modification Semi-Annual Survey.

Lifetime Financial Partners, Inc., Bloomingdale – residential mortgage license (MB.6759849) fined \$500 for failure to comply with Loan Modification Semi-Annual Survey.

Metrofin Mortgage Banque, Inc., Chicago – residential mortgage license (MB.0005569) fined \$500 for failure to comply with Loan Modification Semi-Annual Survey.

Metropolitan Mortgage Corp., Chicago – residential mortgage license (MB.0005239) fined \$500 for failure to comply with Loan Modification Semi-Annual Survey.

Midwest Home Funding, LLC, Lombard – residential mortgage license (MB.0004980) fined \$500 for failure to comply with Loan Modification Semi-Annual Survey.

NLC of America, Inc., Lincolnwood – residential mortgage license (MB.6760644) fined \$500 for failure to comply with Loan Modification Semi-Annual Survey.

Optimus Funding Corporation, Chicago – residential mortgage license (MB.6760562) fined \$500 for failure to comply with Loan Modification Semi-Annual Survey.

Pinpoint Mortgage Corporation, Plainfield – residential mortgage license (MB.0006344) fined \$500 for failure to comply with Loan Modification Semi-Annual Survey.

Pioneer Mortgage Express Company, Chicago – residential mortgage license (MB.0006366) fined \$500 for failure to comply with Loan Modification Semi-Annual Survey.

Progressive Plus Mortgage Corporation, Skokie – residential mortgage license (MB.6760315) fined \$500 for failure to comply with Loan Modification Semi-Annual Survey.

Specialized Loan Servicing, LLC, Highlands Ranch, CO – residential mortgage license (MB.6759232) fined \$500 for failure to comply with Loan Modification Semi-Annual Survey.

Village Home Mortgage, Mount Laurel, NJ – residential mortgage license (MB.6760384) suspended for failure to comply with the Department and fined \$5,000. (Order Under Appeal)

Weichert Financial Services, Morris Plains, NJ – residential mortgage license (MB.0006377) fined \$500 for failure to comply with Loan Modification Semi-Annual Survey.

Wingspan Portfolio Advisors, LLC, Carrollton, TX – residential mortgage license (MB.6760725) fined \$500 for failure to comply with Loan Modification Semi-Annual Survey.

Xcapital, Inc., Chicago – residential mortgage license (MB.0006931) fined \$500 for failure to comply with Loan Modification Semi-Annual Survey.

LOAN ORIGINATOR

Antonio Zotta, Chicago – LO License (031.0022370) was placed in refuse to renew status for a minimum of seven years after being convicted on October 8, 2003, which falls within seven years of the date of the renewal application. (This order is currently under appeal)

Financial Institutions

Note: If a licensee has exercised its right to a hearing pursuant to statute, an order on this list may not be final.

CONSUMER CREDIT

AAA Checkmate, L.L.C., 7647 West 63rd Street, Summit – CI License (2037) fined \$2,850 for failure to maintain completed loan documents or other legal instruments.

America's Financial Choice, Inc., 799 South Washington, Du Quoin – SF License (1216) fined \$1,150 for the following violations: Lender did not verify that the loan was permissible and licensee did not properly update the state database with the required information on the day the transaction or event occurred.

Americash Loans, LLC, 7460 South Cicero Avenue, Bedford Park – CI License (1450) fined \$1,200 for failure to maintain completed loan documents or other legal instruments.

Ardmore Finance Corporation, 1117 Broadway Avenue, Mattoon – CI License (2856) fined \$2,675 for the following violations: Licensee did not maintain a positive net worth of a minimum of \$30,000, borrower's judgment file did not contain documentation required by this section nor was it provided within 72 hours of the examiner's request, borrower's judgment file did not contain receipts for court costs, the account record did not reflect the correct amount and date of the judgment, judgment obtained for incorrect amount included additional fees not allowed, and copy of Judgment/statement from attorney was not in the file or was not provided within 72 hours of the Department's request.

Capital Solutions Investments II, Inc., 8511 South Pulaski Road, Chicago – CI License (2855) fined \$1,200 for the following violations: The loan document or other legal instrument contained blanks, security was not properly disclosed.

Carmel Financial Corporation, Inc., 101 East Carmel Drive, Suite 200, Carmel – SF License (1178) fined \$1,150 for the following violations: Interest rebate was insufficient and judgment obtained for incorrect amount or included additional fees not allowed.

Check Into Cash of Illinois, LLC, 3023 North Pulaski Road, Chicago – PL License (1211) fined \$2,000 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan and lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan.

CitiCash Loans Corporation, 10334 South Harlem Avenue, Palos Hills – CI License (3346) fined \$8,300 for the following violations: Improper simple interest calculations, security was not properly disclosed, the lender did not provide the borrower with written verification of the cash proceeds of the loan on a title-secured loan or payday loan, the principle amount of the new title-secured loan exceeded the total outstanding balance of the refinanced loan, lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income, title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made, and lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

CitiFinancial Services, Inc., 9528 South Cicero Avenue, Oak Lawn – CI License (2354) fined \$1,100 for the following violations: Licensee did not properly maintain loan records for two years after final entry and file did not contain evidence of a contract signed or acknowledged by the borrower.

Consumer Financial Services Corporation, 3849 North Cicero Avenue, Chicago – CI License (3456) fined \$5,100 for the following violations: The loan document or other legal instrument contained blanks, the loan contract did not accurately disclose the date of the loan, security was not properly disclosed, and security was not released.

Cottonwood Financial Illinois, LLC, 1015 West Broadway, Centralia – CI License (3377) fined \$12,450 for the following violations: Improper simple interest calculations, licensee did not deliver or mail to the borrower an affidavit of defense, repossession file did not contain signed receipts showing the collateral purchased, the amount paid and the name of the obligor, repossession file did not indicated a statement of final accounting containing the required information was sent to the borrower, and repossession file did not contain a copy of the condition of collateral at the time of repossession.

Cottonwood Financial Illinois, LLC, 119 West Park Street, Taylorville – CI License (3368) fined \$7,025 for the following violations: Improper simple interest calculations and documentation was not in file to indicate lien was released or title was returned to borrower on a title-secured loan within 24 hours or 5 days if paid by check.

Cottonwood Financial Illinois, LLC, 1479 North State Street, Unit #1, Belvidere – CI License (3386) fined \$11,775 for the following violations: The loan document or other legal instrument contained blanks, improper simple interest calculations, title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made, lender did not input accurate information into the database to determine if the obligor was eligible for a loan, lender did not enter into the database to determine if the obligor was eligible for a loan, lender did not enter into the database that the borrower's loan was paid in full or cancelled on the day the transaction was made, and an executed copy of paid contract or other legal document retained in file but not stamped "PAID IN FULL" or equivalent.

Cottonwood Financial Illinois, LLC, 218 North Western Avenue, Peoria – CI License (3390) fined \$2,825 for the following violations: The title-secured loan or refinancing agreement did not contain the required initialed statement providing DFI's toll-free number to call for Debt Management Service information, documentation was not in file to indicate lien was released or title was returned to borrower on a title- secured loan within 24 hours or 5 days if paid by check, title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made, lender did not input accurate information into the database to determine if the obligor was eligible for a loan, file did not contain evidence of a contract signed or acknowledged by the borrower, and incomplete, incorrect or improper disclosure of itemization of amount financed.

Cottonwood Financial Illinois, LLC, 2424 South Alpine Road, Rockford – CI License (3362) fined \$8,000 for the following violations: Improper simple interest calculations and lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

Cottonwood Financial Illinois, LLC, 4221 East State Street, Rockford – CI License (3383) fined \$8,075 for the following violations: Improper simple interest calculations, lender did not input accurate information into the database to determine if the obligor was eligible for a loan, licensee did not properly update the state database with the required information on the day the transaction or event occurred, and an executed copy of paid contract or other legal document retained in file but not stamped "PAID IN FULL" or equivalent.

Cottonwood Financial Illinois, LLC, 5259 Route 251, Suite 7E, Peru – CI License (3446) fined \$8,175 for the following violations: Recording fee or closing cost was collected but not paid, improper simple interest calculations, original documents, or approved equivalent, not cancelled or returned following payoff, the payment receipt did not accurately show the required elements, Documentation was not in file to indicate lien was released or title was returned to

borrower on a title-secured loan within 24 hours or 5 days if paid by check, title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made, security was not released, and an executed copy of paid contract or other legal document retained in file but not stamped "PAID IN FULL" or equivalent.

Cottonwood Financial Illinois, LLC, 6501 North 2nd Street, Loves Park – CI License (3368) fined \$7,025 for the following violations: Improper simple interest calculations and an executed copy of paid contract or other legal document retained in file but not stamped "PAID IN FULL" or equivalent.

eCon Credit LP, 150 Decker Court, Suite 725, Irving – SF License (1222) fined \$1,250 for the following violations: Interest rebate was insufficient, judgment obtained for incorrect amount or included additional fees not allowed, and an executed copy of paid contract or other legal document retained in file but not stamped "PAID IN FULL" or equivalent.

Equity Lending, Inc., 110 South York Street, Suite B, Elmhurst – CI License (2926) fined \$1,000 for improper simple interest calculations.

First American Cash Advance, Inc., 7753 South Cicero Avenue, Chicago – CI License (3207) fined \$2,450 for the following violations: The loan documentation or other legal instrument contained blanks, security was not properly disclosed, title- secured lender did not obtain borrower's most recent income documentation available at the time the loan was made, and loan documentation did not accurately disclose obligor's right to a finance charge rebate upon prepayment in full or the method of computing any unearned portion of the finance charge.

Flagship Funding II, LLC, 3 Christy Drive, Suite 201, Chadds Ford, PA – SF License (1216) fined \$2,000 for failure to maintain a positive net worth of a minimum of \$30,000.

Great Lakes Specialty Finance, Inc., 128 South State Street, Belvedere – PL License (1100) fined \$1,025 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan and an executed copy of paid contract or other legal document retained in file but not stamped "PAID IN FULL" or equivalent.

Great Lakes Specialty Finance, Inc., 1545 North State Route 50, Bourbonnais – CI License (3088) fined \$1,025 for the following violations: File did not contain evidence of a contact signed or acknowledged by the borrower and an executed copy of paid contract or other legal document retained in file but not stamped "PAID IN FULL" or equivalent.

Harrisburg Quick Cash, Inc., 114 South Commercial Street, Harrisburg – CI License (1496) fined \$1,000 for improper simple interest calculations.

Illinois Title Loan, Inc., 100 West Madison Avenue, Maywood – CI License (1772) fined \$7,650 for the following violations: Recording fee or closing was collected but not paid, lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income, title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made, licensee did not dispose of collateral within 90 days of repossession, licensee did not deliver or mail to the borrower an affidavit, repossession file did not indicate a statement of final accounting containing the required information was sent to the borrower, repossession file did not contain a copy of the condition of collateral at time of repossession, lender did not input accurate information into the

database to determine if the obligor was eligible for a loan, lender did not enter into the database that the borrower's loan was paid in full or cancelled on the day the transaction was made, lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan, licensee did not properly update the state database with the required information on the day the transaction or event occurred, file did not contain evidence of a contract signed or acknowledged by the borrower, and an executed copy of paid contract or other legal document retained in file but not stamped "PAID IN FULL" or equivalent.

Illinois Title Loans, Inc., 11915-23 South Pulaski, Alsip – CI License (1992) fined \$6,475 for the following violations: The lender did not account for or pay debtor for a surplus, resulting from the sale of collateral, title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made, repossession file did not contain signed receipts showing the collateral purchased, the amount paid and the name of the obligor, repossession file did not contain a copy of the condition of collateral at the time of repossession, lender did not properly enter loan(s) into the database on the day made, and licensee did not properly update the state database with the required information on the day the transaction or event occurred.

Illinois Title Loans, Inc., 1720 Plainfield Road, Crest Hill – CI License (1777) fined \$10,650 for the following violations: Recording fee or closing cost was collected but not paid, documentation was not in file to indicate lien was released or title was returned to borrow on a title-secured loan within 24 hours or 5 days if paid by check, lender made a tile-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income, title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made, licensee did not send borrower a Notice of the Right to Redeem with all required information, licensee did not deliver or mail to the borrower an affidavit with all required information, records did not indicate if repossession was voluntary or involuntary, licensee did not give written notice of intended sale/disposition of repossessed collateral including all required information, repossession file did not indicate a statement of final accounting containing the required information was sent to the borrower, repossession file did not contain a copy of the condition of collateral at time of repossession, lender did not input accurate information into the database to determine if the obligor was eligible for a loan, lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan, lender did not properly enter loan(s) into the database on the day made, licensee did not properly update the state database with the required information on the day the transaction or event occurred, the licensee has failed to comply with any provision of this Act or any order, decision, finding, rule, regulation or direction of the Director lawfully made pursuant to the authority of this Act, and an executed copy of paid contract or other legal document retained in file but not stamped "PAID IN FULL" or equivalent.

Illinois Title Loans, Inc., 1720 Plainfield Road, Crest Hill – PL License (1406) fined \$22,800 for the following violations: The loan document or other legal instrument contained blanks, original documents, or approved equivalent, not cancelled or returned following payoff, lender did not input accurate information into the database to determine if the obligor was eligible for a loan, lender did not enter into the database that the borrower's loan was paid in full or cancelled on the day the transaction was made, lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan, payday lender did not provide the required notice of the consumer's right to a repayment plan in a separate signed, written document, lender made a loan in violation of this Act, loan over 25% of borrower's income, lender made a payday loan resulting in the borrower having combined outstanding payday loan principle balances greater than 25% of borrower's gross monthly

income, lender engaged in unfair, deceptive, or fraudulent practices in the making or collecting of a payday loan, a partial payment on a PLRA loan or repayment plan was not entered into the database on the date the transaction was made, the licensee has failed to comply with any provisions of this Act or any order, decision, finding, rule, regulation or direction of the Director lawfully made pursuant to the authority of this Act, security was not released, and an executed copy contract or other legal document retained in file but not stamped “PAID IN FULL” or equivalent.

Illinois Title Loans, Inc., 5953 West North Avenue, Chicago – CI License (1949) fined \$11,875 for the following violations: The loan document or other legal instrument contained blanks, original documents, or approved equivalent, not cancelled or returned following payoff, the title-secured loan or refinancing agreement did not contain the required initialed statement providing DFI’s toll-free number to call for Debt Management Service information, documentation was not in file to indicate lien was released or title was returned to borrower on a title-secured loan without 24 hours or 5 days if paid by check, lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor’s gross monthly income, licensee did not give written notice of intended sale/disposition of repossessed collateral including all required information, lender did not input accurate information into the database to determine if the obligor was eligible for a loan, lender did not obtain any official documentation of the borrower’s income before making a payday or title-secured loan, licensee did not properly update the state database with the required information on the day the transaction or event occurred, paid contract was not properly dated, and an executed copy of paid contract or other legal document retained in file but not stamped “PAID IN FULL” or equivalent.

King Auto Title Loans, Inc., 2825 West Diversey Avenue, Chicago – CI License (3109) fined \$9,350 for the following violations: The loan contract did not accurately disclose the schedule of payments or the total of payments, lender made a title- secured loan subject to Subpart B that was not written on a simple-interest basis, the title- secured loan agreement did 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, title-secured lender did not obtain borrower’s most recent income documentation available at the time the loan was made, lender did not input accurate information into the database to determine if the obligor was eligible for a loan, licensee did not make off-site records available to examiner within 72 hours, and licensee did not provide requested documents or information during the exam.

Lighthouse Financial Group of IL, Inc., 11004 South Cicero Avenue, Oak Lawn – CI License (3076) fined \$13,125 for the following violations: The annual percentage rate was not accurately disclosed, security was not properly disclosed, the loan contract did not accurately disclose the schedule of payments or the total of payments, title-secured lender did not obtain borrower’s most recent income documentation available at the time the loan was made, lender did not enter into the database that the borrower’s loan was paid in full or cancelled on the day the transaction was made, the payment schedule did not accurately disclose the first payment due date, and wage assignment was accepted from borrower that contained blank spaces.

Midwest Title Loans, Inc., 1801 North Illinois Highway 1, Marshall – CI License (3225) fined \$2,150 for the following violations: The annual percentage rate was not accurately disclosed and lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

Midwest Title Loans, Inc., 3145 North Mannheim Road, Franklin Park – CI License (2089) fined \$3,400 for the following violations: The title-secured loan or refinancing agreement

did not contain the required initialed statement providing DFI's toll-free number to call for Debt management service information, documentation was not in file to indicate lien was released or title was returned to borrower on a title-secured loan within 24 hours or 5 days if paid by check, title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made, licensee did not give written notice of right to recover to buyer at least 21 days prior to the sale of collateral, lender did not input accurate information into the database to determine if the obligor was eligible for a loan, file did not contain evidence of a contract signed or acknowledged by the borrower, and an executed copy of paid contract or other legal document retained in file but not stamped, "PAID IN FULL" or equivalent.

Overland bond & Investment Corporation, 4701 West Fullerton Avenue, Chicago – SF License (649) fined \$1,750 for insufficient interest rebate.

Personal Finance Company, LLC, 5 Northpoint Plaza, Streator – CI License (501) fined \$1,075 for the following violations: Lender makes title-secured loans but did not have a supply of the pamphlets describing the availability of debt management services and the obligor's rights and responsibility, lender made a title-secured loan subject to Subpart B that was not written on a simple-interest basis, the title-secured loan agreement did 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, the title-secured loan agreement did not prominently disclose DFI's address and phone number and advise the borrower of the right to report lending and collection violations, the lender took security other than the vehicle title on a title-secured loan, and security was not released.

Plaintiffs' Lenders, Inc., 5901 North Cicero Avenue, Suite 510, Chicago – CI License (2931) fined \$19,800 for the following violations: The Finance Charge was not accurately disclosed, The annual percentage rate was not accurately disclosed, the loan document or other legal instrument contained blanks, improper simple interest calculations, licensee did not properly maintain loan records for two years after final entry, evidence of a signed or acknowledged Truth-In-Lending Disclosure was not in the file of original papers, the licensed location did not maintain a loan register, the licensed location did not properly maintain individual account records or transaction histories, the loan did not accurately disclose the schedule of payments or the total of payments, lender imposed on a borrower fees or charges other than those specifically authorized by this Act, and licensee did not provide requested documents or information during the exam.

QC Financial Services, Inc., 1451 Sibley Blvd, Calumet City – CI License (2247) fined \$8,200 for the following violations: Improper simple interest calculations, security was not properly disclosed, the title-secured loan agreement did 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, title-secured loan was not fully amortized or was not repayable in substantially equal installments, and lender did not properly enter loan(s) into the database on the day made.

QC Financial Services, Inc., 6029 North Lincoln Avenue, Chicago – CI License (2257) fined \$1,600 for the following violations: Original document, or approved equivalent, not cancelled or returned following payoff, the title-secured loan agreement did not prominently disclose DFI's address and phone number and advise the borrower of the right to report lending and collection violations, title-secured loan was not fully amortized or was not repayable in substantially equal installments, and file did not contain evidence of a contract signed or acknowledged by the borrower.

QC Financial Services, Inc., 8502 South Cicero Avenue, Burbank – CI License (2256) fined \$3,600 for the following violations: Improper simple interest calculations, the title-secured loan agreement did 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, the title-secured loan agreement did not prominently disclose DFI's address and phone number and advise the borrower of the right to report lending and collection violations, title-secured loan was not fully amortized or was not repayable in substantially equal installments, and an executed copy of paid contract or other legal document retained in file but not stamped "PAID IN FULL" or equivalent.

St. Louis Financial Group, LLC, 1812 North Illinois Street, Swansea – CI License (2613) fined \$1,000 for improper simple interest calculations.

Sun Legal Finance, Inc., 180 North Wacker Drive, Suite 201, Chicago – CI License (3175) fined \$3,000 for improper simple interest calculations.

The Cash Zone, 4408 North Knoxville Avenue, Suite H, Peoria – CI License (3330) fined \$1,075 for the following violations: Original documents, or approved equivalent, not cancelled or returned following payoff and file did not contain evidence of a contract signed or acknowledged by the borrower.

The Payday Loan Store of Illinois, Inc., 107 West Sibley Boulevard, South Holland – CI License (2079) fined \$15,125 for the following violations: Recording fee or closing cost was collected but not paid, improper simple interest calculations, security was not properly disclosed, the title-secured loan agreement did not prominently disclose DFI's address and phone number and advise the borrower of the right to report lending and collection violations, lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income, title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made, lender did not input accurate information into the database to determine if the obligor was eligible for a loan, paid contract was not properly dated, and security was not released.

The Payday Loan Store of Illinois, Inc., 107 West Sibley Boulevard, South Holland – PL License (1315) fined \$1,050 for the following violations: Lender did not obtain any official documentation of the borrower's income before making a payday or title-secured loan and paid contract was not properly dated.

The Payday Loan Store of Illinois, Inc., 1261 North Lake Street, Suite K, Aurora – PL License (1340) fined \$8,025 for the following violations: Original documents, or approved equivalent, not cancelled, or returned following payoff, lender did not input accurate information into the database to determine if the obligor was eligible for a loan, loans over 25% of borrower's income, and lender made a payday loan resulting in the borrower having combined outstanding payday loan principle balances greater than 25% of borrower's gross monthly income.

The Payday Loan Store of Illinois, Inc., 628 West 14th Street, Chicago Heights – CI License (2655) fined \$5,275 for the following violations: The annual percentage rate was not accurately disclosed, improper simple interest calculations, licensee did not properly maintain loan records for two years after final entry, lender did not input accurate information into the database to determine if the obligor was eligible for a loan, and paid contract was not properly dated.

The Payday Loan Store of Illinois, Inc., 7001-A North Clark, Chicago – CI License (1531) fined \$7,825 for the following violations: Lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor’s gross monthly income, title- secured lender did not obtain the borrower’s most recent income documentation available at the time the loan was made, repossession file did not indicate a statement of final accounting containing the required information was sent to the borrower, file did not contain evidence of a contract signed or acknowledged by the borrower, wage assignment was accepted from borrower that contained blank spaces, and an executed copy of paid contract or other legal document retained in file but not stamped “PAID IN FULL” or equivalent.

The Payday Loan Store of Illinois, Inc., 902A North Street, Aurora – CI License (1394) fined \$5,850 for the following violations: Evidence of a signed or acknowledged Truth-In-Lending Disclosure was not in the file of original papers, the title-secured loan agreement did not prominently disclose DFI’s address and phone number and advise the borrower of the right to report lending and collection violations, lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor’s gross monthly income, title-secured lender did not obtain borrower’s most recent income documentation available at the time the loan was made, and lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

The Payday Loan Store of Illinois, Inc., 947 East Sibley Boulevard, Dolton – CI License (2883) fined \$8,225 for the following violations: The annual percentage rate was not accurately disclosed, improper simple interest, original documents, or approved equivalent, not cancelled or returned following payoff, the title-secured loan agreement did 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, the title-secured loan agreement did not prominently disclose DFI’s address and phone number and advise the borrower of the right to report lending and collection violations, documentation was not in file to indicate lien was released or title was returned to borrower on a title-secured loan without 24 hours or 5 days if paid by check, title-secured lender did not obtain borrower’s most recent income documentation available at the time the loan was made, lender did not input accurate information into the database to determine if the obligor was eligible for a loan, and an executed copy of paid contract or other legal document retained in file but not stamped “PAID IN FULL” or equivalent.

The Payday Loan Store of Illinois, Inc., 954B East New York Street, Aurora – CI License (2885) fined \$3,500 for the following violations: The loan document or other legal instrument contained blanks, lender did not verify that the loan was permissible, lender did not enter into the database that the borrower’s loan was paid in full or cancelled on the day the transaction was made, paid contract was not properly dated, file did not contain evidence of a contract signed or acknowledged by the borrower, and an executed copy of paid contract or other legal document retained in file but not stamped “PAID IN FULL” or equivalent.

Title Cash of Illinois, Inc., 4217 SW Adams Street, Peoria – CI License (2750) fined \$4,625 for the following violations: Documentation was not in file to indicate lien was released or title was returned to borrower on a title-secured loan within 24 hours or 5 days if paid by check, lender did not input accurate information into the database to determine if the obligor was eligible for a loan, lender did not obtain any official documentation of the borrower’s income before making a payday or title-secured loan, the licensee did not deliver to the obligor a duplicate of the instrument or statement by which the required disclosures are made and on which the licensee and obligor are identified and their addresses stated, licensee did not properly

update the state database with the required information on the day the transaction or event occurred, and security was not released.

Title Cash of Illinois, Inc., 931 First Avenue, Rock Falls – CI License (2962) fined \$2,150 for the following violations: Lender did not input accurate information into the database to determine if the obligor was eligible for a loan, lender did not verify that the loan was permissible, and licensee did not properly update the state database with the required information on the day the transaction or event occurred.

Title Lenders, Inc., 5005 Northwest Highway, Crystal Lake – CI License (2964) fined \$1,450 for the following violations: Original documents, or approved equivalent, not cancelled or returned following payoff, documentation was not in file to indicate lien was released or title was returned to borrower on title-secured loan within 24 hours or 5 days if paid by check, lender made a title-secured loan with a scheduled monthly payment exceeding 50% of the obligor's gross monthly income, title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made, and security was not released.

Title Lenders, Inc., 110 West Veterans Parkway, Yorkville – CI License (2600) fined \$11,200 for the following violations: Improper simple interest calculations, title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made, lender did not input accurate information into the database to determine if the obligor was eligible for a loan, and an executed copy of paid contract or other legal document retained in file but not stamped "PAID IN FULL" or equivalent.

Title Lenders, Inc., 13647 South Cicero Avenue, Crestwood – CI License (2203) fined \$1,300 for the following violations: Improper simple interest calculations, title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made, paid contract was not properly dated, and wage assignment was accepted from borrower that contained blank spaces.

Title Lenders, Inc., 13647 South Cicero Avenue, Crestwood – PL License (1483) fined \$3,275 for the following violations: Loans over 25% of borrower's income, lender made a payday loan resulting in the borrower having combined outstanding payday loan principal balances greater than 25% of borrower's gross monthly income, official income documentation was not the required type for a payday loan or was not for income for the 30 days preceding the loan, and paid contract was not properly dated.

Tri-State Financial Services, Inc., 1187 North Farnsworth Avenue, Suite 103, Aurora – CI License (3462) fined \$2,150 for the following violations: Improper simple interest calculations and title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made.

Tri-State Financial Services, Inc., 15898 South LaGrange Road, Orland Park – PL License (1654) fined \$5,650 for the following violations: Security was not properly disclosed and lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

Tri-State Financial Services, Inc., 15898 South LaGrange Road, Orland Park – CI License (3463) fined \$1,400 for the following violations: Documentation was not in the file to indicate lien was released or title was returned to borrower on a title-secured loan within 24 hours or 5 days if paid by check, title-secured lender did not obtain borrower's most recent

income documentation available at the time the loan was made, and lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

Tri-State Financial Services, Inc., 601 West Ogden Avenue, Downers Grove – CI License (2950) fined \$15,075 for the following violations: The loan document or other legal instrument contained blanks, the file of original papers for the loan was not properly maintained, the title-secured loan or refinancing agreement did not contain the required initialed statement providing DFI's toll-free number to call for Debt Management Services information, the title-secured loan agreement did 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, the title-secured loan agreement did not prominently disclose DFI's address and phone number and advises the borrower of the right to report lending and collection violations, title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made, licensee's second delinquency or default notice on a title-secured loan did not meet the form or method as approved by the Director, lender did not input accurate information into the database to determine if the obligor was eligible for a loan, licensee did not provide requested documents or information during the exam, and file did not contain evidence of a contract signed or acknowledge by the borrower.

WinK Development LLC, 1306 North Michigan Avenue, Suite 1, Marshall – CI License (2929) fined \$2,000 for failure to input accurate information into the database to determine if the obligor was eligible for a loan.

WinK Development LLC, 1306 North Michigan Avenue, Suite 1, Marshall – CI License (2929) fined \$1,000 for improper simple interest calculations.

Workforce Financial Inc., 1608 South Wabash Avenue, Chicago – CI License (3347) fined \$2,175 for the following violations: Licensee did not maintain a positive net worth of a minimum of \$30,000, the loan document or other legal instrument contained blanks, and wage assignment was accepted from borrower that contained blank spaces.

World Finance Corporation of Illinois, 150 East South Street, Suite F, Kewanee – CI License (2996) fined \$3,350 for the following violations: Lender makes title-secured loans but did not have a supply of the pamphlets describing the availability of debt management services and the obligor's rights and responsibilities, lender made a title-secured loan subject to Subpart B that was not written on a simple-interest basis, the title-secured loan or refinancing agreement did not contain the required initialed statement providing DFI's toll-free number to call for Debt Management Service information, licensee did not disclose on delinquency notices for title-secured loans the availability of debt management information at DFI's toll-free number, the title-secured loan agreement did 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, the title-secured loan agreement did not prominently disclose DFI's address and phone number and advise the borrower of the right to report lending and collection violations, the lender took security other than the vehicle title on a title-secured loan, the principal amount of the new title-secured loan exceeded the total outstanding balance of the refinanced loan, and lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

World Finance Corporation of Illinois, 400 West Clark Avenue, Suite 104, Effingham – CI License (1301) fined \$1,700 for the following violations: Lender makes title-secured loans but did not have a supply of the pamphlets describing the availability of debt management services and the obligor's rights and responsibilities, lender made a title-secured

loan subject to Subpart B that was not written on a simple-interest basis, the title-secured loan or refinancing agreement did not contain the required initialed statement providing DFI's toll-free number to call for Debt Management Service information, the title-secured loan agreement did not contain a separate statement signed but the borrower that he/she has not had an outstanding title-secured loan in the last 15 days, the title-secured loan agreement did not prominently disclose DFI's address and phone number and advise the borrower of the right to report lending and collection violations, the lender took security other than the vehicle title on a title-secured loan, make, model, year, and VIN of automobile are not on the title-secured loan document, title-secured lender did not obtain borrower's most recent income documentation available at the time the loan was made, and lender did not input accurate information into the database to determine if the obligor was eligible for a loan.

Professional Regulation

BARBER, COSMETOLOGY, ESTHETICS AND NAIL TECHNOLOGY

James Demus, Chicago – barber license (006-063657) issued and placed on probation for one year due to felony convictions.

George Moore, Waukegan – barber license (006-063439) suspended for 30 days, followed by probation for one year and fined \$2,000 due to a prior criminal conviction.

Juan Rodriguez, Chicago – barber license (006-051063) placed in refuse to renew status for permitting another to use said license for fraudulent purposes.

John Ruff, Posen – barber license (006-063679) issued and placed on probation for two years as a result of a prior felony conviction in 1999.

Antonio Tabacchi, Creve Couer – barber license (006-063659) issued and placed on probation for two years due to felony convictions.

Curtis Wilson, Chicago – barber license (006-063658) issued and placed on indefinite probation for a minimum of three years due to felony convictions and unprofessional conduct.

Omar Bidoud, Hickory Hills – cosmetologist license (011-257830) indefinitely suspended for failure to file and/or pay Illinois state income taxes.

Alicia Blanding, Chicago – cosmetologist license (011-290302) issued and placed on indefinite probation for a minimum of two years due to felony conviction and unprofessional conduct.

Dorothy Brown, Chicago – cosmetologist license (011-227275) indefinitely suspended for failure to file and/or pay Illinois state income taxes.

Christopher Hansel, Chicago – cosmetologist license (011-271672) placed on probation for two years due to prior conviction.

Jessica Logsdon, Saint Elmo – cosmetologist license (011-290177) issued and placed on indefinite probation for a minimum of two years due to felony convictions and unprofessional conduct.

Rosalyn Lynch, Chicago – cosmetologist license (011-290190) issued and placed on indefinite probation for a minimum of four years due to felony convictions and unprofessional conduct.

Joanna Morgeson, Decatur – cosmetologist license (011-290418) issued with reprimand due to a felony conviction and unprofessional conduct.

Tarshaneka Williams, Berwyn – cosmetologist license (011-290397) issued with suspension for 60 days and fined \$500 due to unlicensed practice, operating unlicensed salon and unprofessional conduct.

Lina Yao, Berwyn – cosmetologist license (011-291275) issued and placed on probation to run concurrent with salon probation and terminates on October 14, 2011 due to unprofessional conduct.

Lena's Artistic Beauty College, Chicago – cosmetology school license (013-000766) placed on probation for one year for failure to provide premises and/or equipment in a safe, sanitary condition as required by law.

Zipporah Hodges, Chicago – nail technician license (169-016117) placed in refuse to renew status after defaulting on an Illinois educational loan.

Lenette Holden, Roscoe – nail technician license (169-014904) placed in refuse to renew status after defaulting on an Illinois educational loan.

Thang Huynh, Chicago – nail technician license (169-016076) placed in refuse to renew status after defaulting on an Illinois educational loan.

Tracey Jacobsen, Maple Park – nail technician license (169-015201) placed in refuse to renew status after defaulting on an Illinois educational loan.

Veronica Johnson, Glen Carbon – nail technician license (169-006888) placed in refuse to renew status after defaulting on an Illinois educational loan.

Shenell Langford, Peoria – nail technician license (169-017403) placed in refuse to renew status after defaulting on an Illinois educational loan.

Lakisha Lyles, Bolingbrook – nail technician license (169-008001) placed in refuse to renew status after defaulting on an Illinois educational loan.

Dena Maldonado, Las Vegas, NV – nail technician license (169-006094) placed in refuse to renew status after defaulting on an Illinois educational loan.

Denise McCloughan, Springfield – nail technician license (169-016807) placed in refuse to renew status after defaulting on an Illinois educational loan.

Detra Meyer, Hinckley – nail technician license (169-013677) placed in refuse to renew status after defaulting on an Illinois educational loan.

Megan Parr, Chicago – nail technician license (169-014859) placed in refuse to renew status after defaulting on an Illinois educational loan.

Noemi Studie, Chicago – nail technician license (169-018471) placed in refuse to renew status after defaulting on an Illinois educational loan.

Lavita Vann, Chicago – nail technician license (169-005301) placed in refuse to renew status after defaulting on an Illinois educational loan.

Kafi Walker, Peoria – nail technician license (169-011576) placed in refuse to renew status after defaulting on an Illinois educational loan.

Michele Zaper, Lemont – nail technician license (169-005499) placed in refuse to renew status after defaulting on an Illinois educational loan.

#1 Nail Spa, Fairview Heights – salon license (189-009632) reprimanded and fined \$500 due to unprofessional conduct.

Fantastic Nail, Decatur – salon license (189-011320) placed on probation for one year and fined \$1,500 for aiding and assisting unlicensed practice and unprofessional conduct.

Issues Barber and Beauty Salon, Chicago – salon license (189-004224) reprimanded and fined \$500 for aiding and assisting unlicensed practice of barbering/cosmetology and for unprofessional conduct.

Nail Care & Spa, Swansea – salon license (189-008195) reprimanded and fined \$2,500 based on unprofessional conduct/providing fish pedicures which do not comport with state sanitation requirements.

Perfect Style, Niles – salon license (189-012992) issued and fined \$500 for operating a salon without obtaining a license.

Pretty Nails, Evergreen Park – salon license (189-012895) reprimanded and fined \$1,000 due to unprofessional conduct and violation of the Act in that the salon operated prior to licensure.

Snap Hair, Chicago – salon license (189-008536) reprimanded and fined \$750 after permitting its owner's pet dog to be in the salon during business hours.

Surreal Cuts, Northlake – salon license (189-011489) placed in refuse to renew status for aiding and assisting unlicensed practice and unprofessional conduct.

Catina Hamza, Belleville – (unlicensed) ordered to cease and desist the unlicensed practice of cosmetology or barbering.

Jenna Jones, East St. Louis – (unlicensed) ordered to cease and desist the unlicensed practice of cosmetology or barbering.

Kelly Nguyen, Decatur – (unlicensed) ordered to cease and desist the unlicensed practice of cosmetology or nail technology.

Thuy Nguyen, Decatur – (unlicensed) ordered to cease and desist the unlicensed practice of cosmetology or nail technology.

COLLECTION AGENCY

Titan Management Services, LLC, Tybee Island, GA – collection agency license (017-021043) placed in refuse to renew status due to sister-state disciplines.

DENTAL

Arnold Hutabarat, Oak Brook – dental license (019-021704) reprimanded due to irregularities in billing a third party for services rendered to a patient.

Raymond Pierce, Chicago – dental license (019-012263) indefinitely suspended for failure to file and/or pay Illinois state income taxes.

DETECTIVE, ALARM, SECURITY, FINGERPRINT VENDOR AND LOCKSMITH

Richard Taylor, Burr Ridge – private security contractor license (119-001030) revoked and fined \$7,500 for failure to perform duties as a licensee-in-charge and adhere to the PERC registration requirements for company employees.

Global Security Service Inc., Raymond – private security contractor agency license (122-000604) reprimanded and fined \$5,000 for failure to comply with PERC registration requirements.

Aziz Animashaun, Chicago – permanent employee registration card (129-336783) issued and placed on probation for one year due to criminal conviction.

Nick Beeney, Trivoli – permanent employee registration card (129-336782) issued and placed on probation for one year due to criminal conviction.

Arnold Briganti, Athens – permanent employee registration card (129-185557) placed in refuse to renew status due to his arrest and conviction of the financial exploitation of the elderly, and his failure to report same to the Department.

Wanda Brooks, Harvey – permanent employee registration card (129-336781) issued and placed on probation for one year due to criminal conviction.

Neil Cross, Arlington Heights – permanent employee registration card (129-336788) issued and placed on probation for one year due to criminal conviction.

Jamal Dancy, Richton Park – permanent employee registration card (129-307276) placed on probation for one year due to criminal convictions.

George Dixon, Chicago – permanent employee registration card (129-247476) and firearm control card (229-066974) revoked for being more than 30 days delinquent in the payment of child support.

Jacob Gonzalez, Chicago – permanent employee registration card (129-271152) placed in refuse to renew status for failure to appear at a Department conference.

Torrence Grant, Chicago – permanent employee registration card (129-246394) reprimanded for failure to report arrest and conviction for DUI.

Marvin Green, Dolton – permanent employee registration card (129-336784) issued and placed on probation for two years due to criminal conviction.

Lateia Jimerson, Richton Park – permanent employee registration card (129-298099) placed in refuse to renew status for failure to submit indicia of licensure upon Department's request and failure to respond to Department's notice of its intent to refuse to renew her PERC.

Laurian Lazarescu, Rolling Meadow – permanent employee registration card (129-120499) placed in refuse to renew status due to obstruction of justice and impersonation of a peace officer, and for his acting or providing the functions of a private detective, private security contractor, private alarm contractor, fingerprint vendor, or locksmith.

Arnett Lillard, Riverdale – permanent employee registration card (129-090240) placed on probation for one year and fined \$1,000 after falsified Firearm Owner's Identification application to the Illinois State Police.

Brian McNeely, Greenup – permanent employee registration card (129-035401) placed on probation for one year effective upon payment of fees and filing of forms due to criminal conviction.

Grace Mnichowski, Lemont – permanent employee registration card (129-260220) placed in refuse to renew status due to her conviction for false impersonation of a police officer, a crime of dishonesty and a crime related to the security profession as well as unethical, unprofessional and dishonorable conduct for attempting to purchase a gun magazine, badges and emblems only allowed for sale to police officers by holding herself out as a duly authorized auxiliary police officer and for failure to notify the Department of said arrest and conviction.

Susan Reynolds, Creve Coeur – permanent employee registration card (129-273894) revoked and fined \$500 for continuing to practice although she is unfit to practice due to physical illness, mental illness or other impairment and conducting an agency without a license and defrauding the public regarding the import of her permanent employee registration card.

Antonio Sommerio, Chicago – permanent employee registration card (129-213936) placed in refuse to renew status for being more than 30 days delinquent in the payment of child support.

Hector Tokarsky, Chicago Heights – permanent employee registration card (129-336780) issued and placed on probation for three years for failure to disclose criminal convictions.

Niekia Weeks, Chicago – permanent employee registration card (129-277345) placed in refuse to renew status due to criminal conviction.

DIETETIC & NUTRITION

Shellie Carter, Warrenville – (unlicensed) ordered to cease and desist the unlicensed practice as a dietician/nutritionist and assessed a \$500 civil penalty.

ELECTROLOGY

Timberly Gambina, Riverside – electrologist license (220app2265173) issued and fined \$500 for providing electrology services to members of the public without first being licensed as an electrologist.

FUNERAL DIRECTORS & EMBALMERS

Kyesha Harvey, Decatur – funeral director and embalmer license (034-016492) issued and placed on probation for one year due to felony conviction and per requirements of prior consent order.

MASSAGE THERAPY

Cynthia Austin, Chicago – massage therapist license (227-000435) placed in refuse to renew status after defaulting on an Illinois educational loan.

Gordon Bellefeuille, Aurora – massage therapist license (227-009858) placed in refuse to renew status after defaulting on an Illinois educational loan.

Anthony Bondick, Rockford – massage therapist license (227-006828) placed in refuse to renew status after defaulting on an Illinois educational loan.

Sylvia Brown, Belleville – massage therapist license (227-007737) placed in refuse to renew status after defaulting on an Illinois educational loan.

Taji Bryant, DeKalb – massage therapist license (227-007790) placed in refuse to renew status after defaulting on an Illinois educational loan.

Allison Dahlberg, Chicago – massage therapist license (227-005521) placed in refuse to renew status after defaulting on an Illinois educational loan.

Rochelle Dean, Country Club Hills – massage therapist license (227-009752) placed in refuse to re- new status after defaulting on an Illinois educational loan.

Paula Frisbey, Chicago – massage therapist license (227-009014) placed in refuse to renew status after defaulting on an Illinois educational loan.

Preston Jackson, Chicago – massage therapist license (227-006662) placed in refuse to renew status after defaulting on an Illinois educational loan.

Heather Jones, Franklin Grove – massage therapist license (227-003447) placed in refuse to renew status after defaulting on an Illinois educational loan.

Renease Little, Chicago – massage therapist license (227-009450) placed in refuse to renew status after defaulting on an Illinois educational loan.

James Rainbolt, Algonquin – massage therapist license (227-009075) placed in refuse to renew status after defaulting on an Illinois educational loan.

Hilary Rawlings, Mattoon – massage therapist license (227-006820) placed in refuse to renew status after defaulting on an Illinois educational loan.

Serena Reynolds, Bolingbrook – massage therapist license (227-010276) placed in refuse to renew status after defaulting on an Illinois educational loan.

Michelle Roberts, Peoria – massage therapist license (227-008724) placed in refuse to renew status after defaulting on an Illinois educational loan.

Michael Robinson, Naperville – massage therapist license (227-007266) placed in refuse to renew status after defaulting on an Illinois educational loan.

Joanne Severs, Barstow – massage therapist license (227-009751) placed in refuse to renew status after defaulting on an Illinois educational loan.

Tae-Kyung Waterhouse, Warrenton, VA – massage therapist license (227-007361) reprimanded and fined \$1,000 for providing massages for compensation on an expired massage therapist license for a period of nine months.

Christina Cook, Madison, FL – (unlicensed) ordered to cease and desist the unlicensed practice of massage therapy or holding herself out as being able to offer massage services and assessed a \$500 civil penalty.

Haixa Ni, Westmont – (unlicensed) ordered to cease and desist the unlicensed practice of massage therapy or holding herself out to being able to provide massage services and assessed a \$500 civil penalty.

MEDICAL

Faisal Albanna, St. Louis, MO – physician and surgeon license (036-075147) placed on probation for four years to run concurrent with Missouri Settlement and effective retroactive to January 21, 2010 after being disciplined by the state of Missouri.

William Almon, Martinez, GA – physician and surgeon license (036-072738) placed in refuse to renew status after being disciplined by the state of Georgia.

Emad Atalla, Irving, TX – physician and surgeon license (036-126432) issued with reprimand after being disciplined by the state of Ohio.

Frederick Dressen, Carbondale – physician and surgeon license (036-075922) placed on probation for two years and fined \$5,000 due to gross negligence in practice and a breach of the standard of care to a patient in a surgical procedure.

Walid Hamoudi, Pearland, TX – physician and surgeon license (036-090911) placed in refuse to renew status after being disciplined by the state of Texas.

Terrill Harrington, Chicago – physician and surgeon license (036-096464) placed in refuse to renew status after being disciplined by the state of Washington.

Darryl Harris, Chicago – physician and surgeon license (036-088235) placed in refuse to renew status after being disciplined by the state of Texas.

Harold Jaimes, Chicago – physician and surgeon license (036-088816) fined \$500 for placing advertising that claimed a superior quality of care.

William Johnson, Olympia Fields – physician and surgeon license (036-080043) placed on indefinite probation due to a guilty plea to misdemeanor vendor fraud.

Michael Mockovak, Seattle, WA – physician and surgeon license (036-084177) placed in refuse to renew status after being disciplined by the state of Washington.

Christopher Philips, Boston, MA – physician and surgeon license (036-117316) placed in refuse to renew status after being disciplined by the state of Washington.

Kevin Rittger, League City, TX – physician and surgeon license (036-124218) reprimanded after being disciplined by the state of Alaska.

Kenneth Schultheis, Des Moines, IA – physician and surgeon license (036-108810) placed in refuse to renew status after being disciplined by the state of Iowa.

Vinod Singh, Sierra Vista, AZ – physician and surgeon license (036-072418) placed in refuse to renew status after being disciplined by the state of North Carolina.

Sivagnanalingam Sivakantha, Flanders, NJ – physician and surgeon license (036-096236) placed in refuse to renew status after being disciplined by the state of Pennsylvania.

Robert Tobin, St. Joseph, MO – physician and surgeon license (036-088637) placed in refuse to renew status after being disciplined by the state of Iowa.

Joel Washinsky, Deerfield – physician and surgeon license (036-075749) placed in refuse to renew status after being disciplined by the state of Nevada.

Seth Yoser, Germantown, TN – physician and surgeon license (036-083560) placed in refuse to renew status after being disciplined by the state of Arkansas.

Kyle Longo, Clarksville, TN – chiropractor license (038-011748) issued with reprimand and fined \$500 after being disciplined by the state of Tennessee.

Sijuwola Ajinwun, Chicago – temporary physician license (125-058974) issued with reprimand due to violations of the Medical Practice Act.

NURSING

Paul Agustin, Gilberts – registered nurse license (041-293764) placed in refuse to renew status due to a sister-state discipline.

Orisa Babcock, East Alton – registered nurse license (041-331211) placed in refuse to renew status due to a sister-state discipline.

Darrell Ball, Decatur – registered nurse license (041-268758) reprimanded for failure to follow accurately the policies and procedures of a facility in the state when responding to aggressive behavior by a resident.

Robert Cannon, Danville – registered nurse license (041-232229) restored/renewed on indefinite probation for a minimum of three years for having been convicted of two felony driving under the influence of alcohol and convicted of five misdemeanor driving under the influence of alcohol.

Steven Capre, Wadsworth – registered nurse license (041-296250) automatically and indefinitely suspended for a minimum of 12 months due to a violation of probation.

Joel Chapman, Rock Island – registered nurse license (041-245775) placed on indefinite probation with work restrictions for a minimum of one year after being disciplined by the state of Iowa.

Brenda Davis, Springfield – registered nurse license (041-238511) indefinitely suspended due to inability to safely practice.

Stephanie Eddy, Champaign – registered nurse license (041-280453) placed in refuse to renew status for having attempted to obtain a prescription for controlled substances for her personal use from a co-worker while employed at a facility in the state.

Mary Erkmann, McLeansboro – registered nurse license (041-320468) placed on indefinite probation with work restrictions for a minimum of three years due to the diversion of controlled substances from a facility in the state.

Jennifer Frick, Woodlawn – registered nurse license (041-348861) automatically and indefinitely suspended for a minimum of 12 months due to a violation of probation.

Tammy Giardina, Bradley – registered nurse license (041-317839) automatically, indefinitely suspended for a minimum of 12 months for violating the terms of probation.

Pamela Harshbarger, East Alton – registered nurse license (041-130708) placed on indefinite probation for a minimum of three years for diversion of controlled substances from a facility in the state.

Kelly Hoyle, Bartlett – registered nurse license (041-305619) placed on indefinite probation with work restrictions for a minimum of three years for diverting controlled substances for personal use.

Kimberly Jurak, Frankfort – registered nurse license (041-262277) placed on indefinite probation for a minimum of three years due to diversion of controlled substances while employed at a facility in the state.

Deanna Karcher, Waltonville – registered nurse license (041-309988) automatically and indefinitely suspended for a minimum of 12 months due to a violation of probation.

Meredith Kirmse, Algonquin – registered nurse license (041-231068) and advanced practice nurse license (209-004127) placed on indefinite probation for a minimum of three years due to diversion of controlled substances from a facility in the state.

Roxanne Landman, St. Louis, MO – registered nurse license (041-309234) placed on indefinite probation with work restrictions for a minimum of three years for diverting controlled substances.

Elizabeth Lefferts, Petersburg – registered nurse license (041-320502) automatically and indefinitely suspended for a minimum of 12 months for violating the terms of her probation.

Michael Lutzlow, Metamora – registered nurse license (041-294087) placed in refuse to renew status after being disciplined by the states of Arizona, California and Florida.

Diane Marrero, Berwyn – registered nurse license (041-359973) reprimanded for failure to follow the policies and procedures of an agency and for failure to properly document information in one home-health patient's chart.

George Marsik, Chicago – registered nurse license (041-314455) automatically and indefinitely suspended for a minimum of 12 months for violating the terms of probation.

Pamela McCaughey, Davenport, IA – registered nurse license (041-320474) placed in refuse to renew status due to a sister-state discipline.

Shelly McGregor, Wilmette – registered nurse license (041-259797) indefinitely suspended for a minimum of 18 months for diversion of controlled substances from a facility in the state.

Nancy McVey, Austin, TX – registered nurse license (041-232679) placed in refuse to renew status due to a sister-state discipline.

Alicia Moore, Perryville, MO – registered nurse license (041-322445) renewed on indefinite probation after defaulted on an Illinois educational loan and has now entered into a repayment agreement.

Jane Morthland, Decatur – registered nurse license (041-260960) automatically and indefinitely suspended for a minimum of 12 months for violating the terms of probation.

Dianne Olson, Collinsville – registered nurse license (041-227864) suspended for 30 days due to retail theft offenses.

Priscilla Pangilinan, Houston, TX – registered nurse license (041-148457) placed in refuse to renew status after being disciplined by the states of California and Nevada.

Kimberly Presley, East Peoria – registered nurse license (041-342731) indefinitely suspended for a minimum of six months after diverted controlled substances during her employment as a registered nurse at a facility in the state.

Patricia Revelle, Glen Carbon – registered nurse license (041-312037) reprimanded for failure to follow policies and procedures of a facility in the state and for failure to wear gloves when disposing of a Fentanyl patch.

Laurie Robertson, O'Fallon – registered nurse license (041-249627) automatically and indefinitely suspended for a minimum of 12 months for violating the terms of probation.

Lisa Roe, Mill Shoals – registered nurse license (041-311465) indefinitely suspended after pled guilty to Unlawful Possession of a Controlled Substance, a Class 4 Felony, and failure to report.

Lisa Ross, Grayslake – registered nurse license (041-246758) automatically and indefinitely suspended for a minimum of six months due to a violation of probation.

James Schlichenmeyer, Sparta – registered nurse license (041-373270) assessed a \$500 civil penalty for the unlicensed practice of nursing prior to being licensed.

Johnathan Shaw, Chicago – registered nurse license (041-262284) automatically and indefinitely suspended for a minimum of 12 months after tested positive for alcohol while on probation.

Stephanie Stephenson, Roscoe – registered nurse license (041-335994) reprimanded as a result of an indicated finding by the Department of Children and Family Services against respondent regarding a divorce case.

Rebecca Tenney, Willowbrook - registered nurse license (041-354396) placed on indefinite probation with work restrictions for a minimum of three years for diversion of controlled substances from a facility in the state.

Theresa Uzunoff, Brighton – registered nurse license (041-345466) automatically and indefinitely suspended for a minimum of 12 months due to a violation of probation.

Herminia Villanueva, Artesia, CA – registered nurse license (041-148620) placed in refuse to renew status after being disciplined by the state of California.

Laura Walter, Wheatfield, IN – registered nurse license (041-319329) restored to indefinite probation for a minimum of three years effective upon payment of fees and filing of forms.

Mary White, Schaumburg – registered nurse license (041-216769) placed in refuse to renew status after being disciplined by the state of California.

Keri Willison, Merrillville, IN – registered nurse license (041-338017) placed in refuse to renew status for diverting drugs from a facility in the state.

Lisa Zdunczyk, Berwyn – registered nurse license (041-365321) placed on indefinite probation for a minimum of three years for diversion of controlled substances from a facility in the state.

Billyjo Davis, Shipman – licensed practical nurse license (043-088599) placed on indefinite probation for a minimum of three years for criminal convictions related to alcohol.

Judy Davis, Mattoon – licensed practical nurse license (043-065257) automatically and indefinitely suspended for a minimum of 12 months for violating the terms of probation.

Sarah Engebretson, Des Plaines – licensed practical nurse license (043-387498) issued on indefinite probation for a minimum of three years due to two criminal convictions.

Wanda Judie, Lebanon – licensed practical nurse license (043-101808) restored to indefinite probation.

Rebecca Kirfman, Eldon, IA – licensed practical nurse license (043-077422) placed in refuse to renew status after being disciplined by the state of Iowa.

Tracy Moss, Mendon – licensed practical nurse license (043-071882) suspended for three months, followed by indefinite probation with work restrictions for a minimum of three years due to a felony conviction of Unlawful Possession of a Controlled Substance.

Betty Murphy, Richton Park – licensed practical nurse license (043-103006) indefinitely suspended for failure to file and/or pay Illinois state income taxes.

Barbara Slama, Elmhurst – licensed practical nurse license (043-042928) automatically and indefinitely suspended for a minimum of 12 months for violating the terms of probation.

Lisa Waters, Springfield – licensed practical nurse license (043-081379) reprimanded for having failed to submit records of a home health assignment while employed at an agency in the state.

Freida Williams, Springfield – licensed practical nurse license (043-053323) indefinitely suspended for a minimum of two years and fined \$500 for having pled guilty to and having been convicted of one count of felony Retail Theft and for failure to report same.

Evelyn Youmans, Fairview Heights – licensed practical nurse license (043-008660) indefinitely suspended and fined \$500 due to dishonorable, unethical and unprofessional conduct.

Daynise Irizarry-Lopez, Chicago – (unlicensed) ordered to cease and desist the unlicensed practice of nursing and assessed a \$10,000 civil penalty

NURSING HOME ADMINISTRATOR

Chaya Liberman, Chicago – nursing home administrator license (044-000489) placed in refuse to renew status due to unprofessional conduct that resulted in patient harm.

Kimberly Steele, Country Club Hills – nursing home administrator license (044-006320) revoked for embezzling approximately \$150,000 in resident funds.

PHARMACY

Jennifer Covington, Hillside – pharmacy technician license (049-173971) revoked for having knowingly diverted and possessed a controlled substance.

Shameka Hamer, Chicago – pharmacy technician license (049-174539) placed on indefinite probation after defaulted on an Illinois educational loan and has now entered into a repayment agreement.

Rakell Henderson, Flossmoor – pharmacy technician license (049-179413) revoked and fined \$250 for diverting controlled substances from her former pharmacy employer for sale to another individual.

Jimmeah Hoskins, Chicago – pharmacy technician license (049-179833) reprimanded for accessing a patient's prescription profile for reasons unrelated to her duties as a pharmacy technician and admitted to the same in writing to her former pharmacy employer.

Dana Jackson, Calumet City – pharmacy technician license (049-108273) placed in refuse to renew status for being more than 30 days delinquent in the payment of child support.

Kristen Pride, Clinton – pharmacy technician license (049-190374) placed in refuse to renew status after diverted controlled substances from her former pharmacy employer.

Matthew Siems, Round Lake Beach – pharmacy technician license (049-189894) indefinitely suspended for a minimum of one year for having admitted to the diversion of controlled substances for the purposes of resale from his former pharmacy employer.

Stacey Wallace, Havana – pharmacy technician license (049-142004) placed in refuse to renew status for forging prescriptions for the purpose of causing controlled substances to be dispensed to another individual over a period of approximately two years.

Carlton Young, Country Club Hills – pharmacy technician license (049-189889) revoked for failure to disclose criminal convictions on his pharmacy technician license.

Steven Alvey, Chicago – pharmacist license (051-037316) placed in refuse to renew status after being disciplined by the state of Missouri.

Chung Counihan, McHenry – pharmacist license (051-287475) reprimanded and fined \$1,000 for filling prescriptions for an individual when she knew that the drugs were also meant for other individuals - then submitted the prescriptions for reimbursement through Medicare under a single patient's Medicare profile.

Nicholas Culp, Decatur – pharmacist license (051-291087) indefinitely suspended for a minimum of 18 months for having committed multiple medication errors and having failed a drug screen by testing positive for Benzodiazepines, Cannabinoids and Opiates.

David Dubrock, Arlington, KY – pharmacist license (051-040930) fined \$500 after being disciplined by the state of Kentucky.

Carla Harold, Blue Springs, MO – pharmacist license (051-037233) placed on indefinite probation for a minimum of two years after being disciplined by the state of Missouri.

Quin Hostetler, Rochester and Pavilion Pharmacy, Rochester – pharmacist license (051-028195) reprimanded and fined \$500 and pharmacy license (054-013750) reprimanded and fined \$10,000 for receiving and dispensing controlled substances after the expiration of the pharmacy's Illinois Controlled Substance license.

Tammy Sanders, Louisville, KY – pharmacist license (051-035527) fined \$500 after being disciplined by the state of Kentucky.

William Schultz, Bloomingdale – pharmacist license (051-030097) indefinitely suspended for a minimum of six months for having been twice convicted of the offense of Driving While Suspended or Revoked, a Felony, in June of 2008, and for failing to report such to the Department.

Matthew Sherrow, Springfield – pharmacist license (051-040831) reprimanded and fined \$500 for having been the pharmacist-in-charge of a pharmacy that received and dispensed controlled substances after the expiration of the pharmacy's Illinois Controlled Substance license.

Curtis Waldvogel, Oswego – pharmacist license (051-292459) suspended for one year, followed by indefinite probation with work restrictions for a minimum of three years after pled guilty to Unlawful Possession of a Controlled Substance and for diverting drugs from his pharmacy employer.

CVS Pharmacy 6933, Rantoul – pharmacy license (054-016268) reprimanded and fined \$10,000 for failing to notify the Department of a change of its pharmacist-in-charge.

Hy-Vee Pharmacy, Hy-Vee Inc., Quincy – pharmacy license (054-014369) fined \$2,000 for failing to provide effective controls against the diversion of controlled substances by unlicensed individuals.

PHYSICAL THERAPY

Catherine Malooly, Darien – physical therapist license (070-012450) restored to indefinite probation with practice restrictions for a minimum of three years and fined \$1,500 for unlicensed practice during part of her suspension.

Timothy Massengill, Neoga – physical therapist assistant (160-002132) fined \$500 for misrepresenting information to the Department concerning compliance with minimum continuing education requirements when applying for renewal of his license.

PROFESSIONAL COUNSELORS

Judith Karbal, Chicago – licensed clinical professional counselor license (180-002513) reprimanded and fined \$2,500 for allegations of violating client confidentiality and failing to inform clients of applicable rights and obligations associated with practicing across state

PSYCHOLOGY

George Aryman, Des Plaines – clinical psychologist license (071-004824) placed in refuse to renew status for violations of the terms of his probation.

REAL ESTATE

Dennis Utley, Peoria – real estate auction license (441-001001) revoked for violating numerous sections of the Auction Act while in the course of collecting items for auction against explicit authorized instructions by the property owner and was involved in a scheme to possess certain items intended for auction.

Thomas Tully, Chicago – real estate leasing agent license application (473app2901299) assessed a \$25,000 civil penalty for unprofessional conduct, unlicensed practice and failure to submit paperwork for license application.

Kenneth Bivens, Chicago – real estate broker license (475-108702) placed in refuse to renew status and fined \$25,000 for practicing real estate on an expired license.

Valeria Coleman, Chicago – real estate broker license (475-105466) placed in refuse to renew status for dishonorable, unethical, or unprofessional conduct of a character likely to deceive, defraud or harm the public.

Joseph Dochee, Evergreen Park – real estate broker license (475-117241) and certified residential real estate appraiser license (556-004117) placed in refuse to renew status for being more than 30 days delinquent in the payment of child support.

Joanne Jones, Chicago – real estate broker license (475-104466) placed in refuse to renew status for dishonorable, unethical, or unprofessional conduct of a character likely to deceive, defraud or harm the public.

Michael Lahood, Peoria – real estate broker license (475-118426) indefinitely suspended for failure to file and/or pay Illinois state income taxes.

Leslie Love, Matteson – real estate broker license (475-108408) placed in refuse to renew status for dishonorable, unethical, or unprofessional conduct of a character likely to deceive, defraud or harm the public.

Lizette Marshall, Oak Park – real estate broker license (475-109989) indefinitely suspended and fined \$25,000 for listing a property without the authorization of the seller.

Samad Moragheb, Chicago – real estate broker license (475-114115) indefinitely suspended for a minimum of two years for failure to return tenant's security deposit.

Diane Street, Chicago – real estate broker license (475-085454) indefinitely suspended for a minimum of one year for failure to properly maintain escrow funds, failure to return earnest money to a client, and failure to produce records at the request of the Department.

Risa Williams, Chicago – real estate broker license (475-111114) indefinitely suspended for a minimum of one year due to unprofessional conduct and listing a property without seller authorization.

Jorge Cruz, Chicago – real estate salesperson license (476-367472) indefinitely suspended and fined \$25,000 for failure to disclose license status to client and for improperly acting as a dual agent in a transaction in which he was the buyer.

Mark Heisler, Elmhurst – real estate salesperson license (476-435482) placed in refuse to renew status for being more than 30 days delinquent in the payment of child support.

Lana McCarroll, Flossmoor – real estate salesperson license (476-387650) indefinitely suspended for failure to comply with consent order requiring completion of continuing education courses.

Todd Van Buren, Chicago – real estate salesperson license (476-344180) indefinitely suspended for a minimum of five years for depositing a sponsoring brokerage firm's commission check into licensee's personal bank account.

James Brome, Johnsburg – certified residential real estate appraiser license (556-001982) revoked for violating the terms of a consent order requiring him to complete continuing education.

M. Henry Helton, Springfield – certified residential real estate appraiser license (556-001700) reprimanded and fined \$500 for the preparation of a misleading appraisal report and violation of USPAP Standards.

Debra Terry, Hazel Crest – certified residential real estate appraiser license (556-003201) indefinitely suspended for a minimum of two years and fined \$2,000 for failing to exercise reasonable diligence in supervising the development and reporting of an appraisal.

Jomonique Moore, Chicago – associate real estate appraiser license (557-003965) suspended for six months and fined \$1,000 for failing to maintain records and for not exercising reasonable diligence in developing and reporting an appraisal.

Johnathan Scott, Chicago – (unlicensed) assessed a \$25,000 civil penalty for unlicensed practice and failure to properly maintain escrow funds.

Anthony Smith, Chicago – (unlicensed) ordered to cease and desist the unlicensed practice of real estate brokerage, sales or leasing.

J & H Realty, Troy & Temphome Realty, Troy – (unlicensed) both ordered to cease and desist the unlicensed practice of real estate brokerage, sales or leasing.

Maria Waldo, Lincolnwood – (unlicensed) ordered to cease and desist the unlicensed practice of real estate brokerage, sales or leasing.

RESPIRATORY CARE

Mark Grant, Jacksonville – respiratory care practitioner license (194-003139) placed in refuse to renew status for excessive or habitual alcohol use which results in the inability to safely practice respiratory care.

ROOFING CONTRACTORS

All Roofing Services, McHenry – roofing contractor license (104-014819) placed in refuse to renew status for failure to continue to meet requirements of Roofing Act and unprofessional conduct.

SOCIAL WORK

Lisa King, Chicago – clinical social worker license (149-014299) issued with reprimand after being disciplined by the state of Michigan.

SPEECH LANGUAGE PATHOLOGY/AUDIOLOGY

Tatia Gore, Chicago – speech, language and pathologist license (217-000166) placed in refuse to renew status for assisting in providing speech, language, pathology services without appropriate supervision by a licensed SLP and falsifying records submitted to IL state agency in order to induce payment.

VETERINARY MEDICINE

Kevin Marion, Lake Villa – veterinarian license (090-009141) reprimanded for providing veterinary care and treatment that did not comply with accepted veterinary standards of practice.

Richard Mather, Grove City, OH – veterinarian license (090-005179) reprimanded after being disciplined by the states of Kentucky and Florida.

Jeffrey Mills, Merrill, WI – veterinarian license (090-005402) reprimanded after being disciplined by the state of Wisconsin.

###