

STATE OF ILLINOIS

DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION

DIVISION OF BANKING

IN THE MATTER OF:)
)
) No. 2009-LO-74b
LILIA LLUVIA)
4151 N. Western)
Chicago, Illinois 60618)

CONSENT ORDER

The Department of Financial and Professional Regulation, Division of Banking, of the State of Illinois (“Department”) and Lilia Lluvia (“Registrant”) hereby enter into this Consent Order (“Consent Order”) and stipulate and agree to the following:

STIPULATIONS AND ADMISSIONS

On November 09, 2009, the Department issued Order No. 2009-LO-74 (“Order”) revoking Registrant’s registration and assessing a fine for \$5,000. Registrant filed a request for administrative hearing upon receipt of said disciplinary order. In lieu of proceeding to a formal hearing, the parties herein agree to resolve this matter pursuant to the terms of this Order.

TERMS AND CONDITIONS

WHEREFORE, the Department and Registrant agree as follows:

- I. In exchange for Registrant’s cooperation, the Department agrees to reduce her discipline. Cooperation with the Department includes providing information regarding an unlicensed entity, Latino Home Solutions, and other matters.

Additionally, Registrant must maintain her compliance with the Promissory Note entered into by Registrant and consumer through the Circuit Court of Cook County dated October 8, 2009 (“Promissory Note”) that compels her to repay the two thousand dollars (\$2,000) plus interest Registrant had wrongly taken from the consumer. The Registrant’s discipline will be reduced based on the following:

The Department hereby rescinds the Revocation in the Order and in lieu thereof places Registrant’s registration on suspension for a period of ninety (90) days following the execution of this order. If the Department becomes aware that Registrant is no longer in compliance with the Promissory Note or that she is no longer cooperating with the Department, Registrant’s registration will be automatically revoked without notice or hearing.

Registrant’s registration will be placed on probation for a period of one (1) years thereafter. The conditions of probation are:

- a. Registrant is required to report all arrests and convictions to the Department.
- b. Registrant is subject to suspension without notice or opportunity for a hearing if any of the following occur:
 - i. Registrant is convicted of a felony or misdemeanor involving monies, breach of trust, moral turpitude or misfeasance;
 - ii. Registrant is convicted of any offense that involves monies, breach of trust, moral turpitude or misfeasance;
 - iii. Registrant does not comply with the Promissory Note.

- c. Registrant when submitting the renewal application must also go through the fingerprinting process for every year she renews while on probation.
- d. Registrant is responsible to complete Continuing Education based on the effective date of this order regardless of being on suspension and/or probation.

The Department reduces the fine in the Order to three hundred dollars (\$300). The total fine in the amount of \$300 shall be due thirty (30) days after the effective date of this Order. The fine in the amount of \$300 shall be paid by means of a certified check or money order made payable to the:

**Department of Financial and Professional Regulation
Division of Banking
ATTN: Loan Originator Section
320 W. Washington
Springfield, Illinois, 62786**

- II. Registrant agrees to dismiss her petition for hearing and administrative review of Order and waives any right to re-file its petition, or file any petition or other appeal of said orders or of this Consent Order. Registrant acknowledges that she has had the opportunity to be represented by legal counsel in negotiating this Consent Order, and that she willingly enters into this Consent Order, and after full review, evaluation, and consideration and with full knowledge of her rights under the Act and Rules and Illinois Administrative Procedure Act.

III. The Department enters into the Consent Order for the purpose of imposing measures that are fair and equitable in the circumstances and that are consistent with the best interests of the people of the State of Illinois.

IV. The Consent Order shall be signed and dated by all the parties hereinafter and shall become effective on date the Department signs and dates the Consent Order.

The foregoing Consent Order is approved in full.

_____ date: _____
Lilia Lluvia

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION
BRENT E. ADAMS, SECRETARY

DIVISION OF BANKING

_____ date: _____
JORGE A. SOLIS, Director