

**STATE OF ILLINOIS**  
**DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION**  
**DIVISION OF BANKING**

IN THE MATTER OF: )  
 )  
 ) No: 2009-LO-CD-13  
**ZENAIDA R. AQUITANIA** )  
1109 OAKWOOD DRIVE )  
CAROL STREAM, IL 60188 )

**CEASE AND DESIST ORDER WITH A FINE**

Pursuant to Sections 7-1 of the Residential Mortgage License Act of 1987 (the “Act”)[205 ILCS 635/ 7-1] and Section 1050.2170 of the rules promulgated thereunder (the “Rules”) [38 Ill. Adm. Code 1050.2170], a fine of \$950.00 is imposed against Zenaida R. Aquitania (the “Respondent”), for holding herself out to the public as a natural person who, for compensation or in the expectation of compensation, either directly or indirectly makes, offers to make, solicits, places or negotiates a residential mortgage loan.

This fine will be imposed for conducting loan origination activities without being duly registered by the Illinois Department of Financial and Professional Regulation Division of Banking. A Department review of Exelmore Mortgage, Inc. (MB.6760251) was conducted and company records produced showed that after Respondent’s registration expired Respondent was engaged in unregistered loan origination activity.

IT IS THEREFORE ORDERED that Respondent immediately CEASE AND DESIST any and all loan origination activity, until such time as he has complied with the provisions of the Act and the Rules and must pay within thirty (30) days the fine in the amount of \$950 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  
500 E. Monroe, Suite 900  
Springfield, Illinois, 62701**

It is further ordered If respondent does not pay the fine within thirty (30) of this Order being issued her application for Loan Originator Registration shall be denied.

**ORDERED THIS \_\_ DAY OF \_\_\_\_\_ 200\_\_\_\_\_**

STATE OF ILLINOIS  
DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION  
DIVISION OF BANKING

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JORGE A. SOLIS  
Director

You are hereby notified that this Order is an administrative decision. Pursuant to 205 ILCS 635/4-12 and 38 Ill. Adm. Code, 1050.1510 *et seq.* any party may file a request for a hearing on an administrative decision. You have the opportunity to request a hearing regarding this matter for a fee of \$250 plus the transcript fee pursuant to 38 Ill. Adm. Code 1050.2175. The request for a hearing shall be filed within 10 days after the receipt of an administrative decision. A hearing shall be held by the Department of Financial and Professional Regulation, Division of Banking on the administrative decision. Absent a request for a hearing, this Order shall constitute a final administrative decision subject to the Administrative Review Law [735 ICLS 5/3-101 *et seq.*]

State of Illinois (   
 ( ss:   
County of Cook (

The undersigned, being duly sworn on oath, states that on \_\_\_\_/\_\_\_\_/\_\_\_\_, I mailed with sufficient postage affixed, a copy of the foregoing **CEASE AND DESIST ORDER WITH A FINE** by regular and certified mail, return receipt requested at 122 S. Michigan Avenue, Suite 1900, Chicago, Illinois 60603, to the address of Respondent's Licensee registered with IDFPD Division of Banking listed below:

**ZENAIDA R. AQUITANIA**  
1109 OAKWOOD DRIVE  
CAROL STREAM, IL 60188

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AFFIANT

Subscribed and sworn to before me,  
this \_\_\_\_ day of \_\_\_\_\_, 2009

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NOTARY PUBLIC

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