

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

IN THE MATTER OF:

**THOMAS M. SKELTON**

200 Wilcox  
Bartlett, Illinois 60103

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No. 2012-MLO-02

**CONSENT ORDER**

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

**STIPULATIONS AND ADMISSIONS**

Skelton is an Illinois Mortgage Loan Originator holding License No. 031.0004927 and was one hundred percent (100%) owner and sponsored by Charter Mortgage Services, Inc. (License No. MB. 0006429; hereinafter “Licensee”) for all purposes of this Order. On October 28, 2008, the Department conducted an Examination of Licensee for the period of 8/1/2005 to 8/31/2008 and found numerous violations of the Act and Rules as cited in the Report of Examination (“ROE”) specifically at issue was the unregistered loan origination by Licensee’s employees Tony Costabile (“Costabile”) and Mena Zoellner (“Zoellner”). On October 19, 2009, Licensee was issued an “Order Assessing Fine” (No. 2009-MBR-262) for this and other violations of the Act and Rules. On August 3, 2010, Licensee was issued an “Order Revoking License” (No. 2010-MBR-57) for failing to comply with the previous Order. The Department was prepared to move forward on an action based on Skelton’s failure to exert proper judgment to these violations. In

lieu of a formal hearing the parties herein agree to resolve this matter pursuant to the terms of this Consent Order.

**TERMS AND CONDITIONS**

WHEREFORE, the Department and Skelton agree as follows:

- I. Skelton agrees to take steps to prevent and report any unlicensed loan originator activity.
- II. The Department assesses and Skelton agrees to pay the Department one thousand dollars (\$1,000) within (30) days of the effective date of this Consent Order. Said fine is due and payable to the Department in certified funds to:

**Department of Financial and Professional Regulation  
Division of Banking  
ATTN: Loan Originator Section  
320 W. Washington, 5<sup>th</sup> Floor  
Springfield, Illinois, 62786.**

- III. The Department shall post this Consent Order on the Department's website and provide notice linking the Order to the Consent Order such that the public is advised of the final disposition of the matter.
- IV. That Skelton will, no later than three (3) business days of his receipt of a fully executed copy of this Consent Order, promptly update his response to the regulatory disclosure question on his MU4 Form on the NMLS to reflect the existence of this Consent Order.
- V. That after execution of this Consent Order Skelton's Mortgage Loan Originator license will be renewed for 2012.

- VI. That Skelton was advised and declined his right to be represented by legal counsel in negotiating this Consent Order and, after full review, evaluation, and consideration and with full knowledge of his rights under the Act and Rules and Illinois Administrative Procedure Act, willingly enters into this Consent Order.
- VII. The Department enters into the Consent Order for the purpose of imposing measures that it believes are fair and equitable under the circumstances and which are consistent with the best interests of the people of the State of Illinois.
- VIII. The Consent Order shall be signed and dated by all the parties hereinafter and shall become effective on the day the Department signs and dates the Consent Order.

The foregoing Consent Order is approved in full.

\_\_\_\_\_ date: \_\_\_\_\_  
Thomas M. Skelton

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

\_\_\_\_\_ date: \_\_\_\_\_  
MANUEL FLORES, DIRECTOR

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 **CONSENT ORDER** by regular and certified mail, return receipt requested at 122 S. Michigan Avenue, Suite 1900, Chicago, Illinois 60603, to the address of Respondent registered with IDFPR Division of Banking listed below:

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AFFIANT

Subscribed and sworn to before me,  
this \_\_\_\_ day of \_\_\_\_\_, 2012

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NOTARY PUBLIC

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Send to:

THOMAS M. SKELTON  
200 Wilcox  
Bartlett, Illinois 60103