

**STATE OF ILLINOIS**

**DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION**

**DIVISION OF BANKING**

IN THE MATTER OF: )  
 ) No: 2013-MLO-CD-03-b  
**OLGA SALTIJERAL** )  
316 N. Root St. )  
Aurora, IL 60505 )

**CONSENT ORDER**

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

**STIPULATIONS**

On or around February 11, 2013, the Department issued Order No. 2013-LO-03 (“Order”) directing Saltijeral to cease and desist from the conduct of any unlicensed residential mortgage licensee or mortgage loan originator activities. Saltijeral, through her legal counsel, filed a request for administrative hearing of the Order, contesting the Order, and making statements in support of said request. In lieu of proceeding to 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 Saltijeral agree as follows:

- I. The Department agrees to rescind the Order. This is in consideration of Saltijeral’s statements made in support of her hearing request and in consideration of Saltijeral’s agreement herein to fully cooperate as a witness

for the Department in the pending administrative case docket number E2013-MLO-40.

- II. This Consent Order does not preclude the Department from pursuing action against Saltijeral that may be warranted by the facts in connection with any future complaints or violations of the Residential Mortgage License Act of 1987 (“Act”) or other applicable laws and regulations; nor from reissuing discipline in the event that Saltijeral’s aforementioned statements in support of her hearing request are found through evidence presented to be inaccurate.
- III. Saltijeral agrees to dismiss her petition for hearing and administrative review of the Order and waives any right to re-file his petition, or file any petition or other appeal of the Order or of this Consent Order. Saltijeral acknowledges that she has been 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 promulgated thereunder, and the Illinois Administrative Procedure Act.
- IV. 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.
- V. 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: \_\_\_\_\_

Olga Saltijeral

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION  
MANUEL FLORES, ACTING SECRETARY

DIVISION OF BANKING

\_\_\_\_\_ date: \_\_\_\_\_



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 100 W. Randolph Street, Chicago, Illinois 60601, to the name(s) and address(es) listed below:

Send to:

Donna Makowski, Esq.  
53 W. Jackson Blvd. #930  
Chicago, IL 60604

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AFFIANT

Subscribed and sworn to before me,  
this \_\_\_\_ day of \_\_\_\_\_, 2013

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NOTARY PUBLIC

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