



making any omission of a material fact in connection with any report filed with a governmental agency.

5. Section 70 of the RRPDA requires mortgage brokers or loan originators to submit to the anti-predatory lending database (“APLD”) all of the information required for any mortgage on property within the program area. Information must be entered within 10 days after taking a mortgage loan application.
6. Section 72 of the RRPDA specifies the required information to be entered into the APLD, including the name of the mortgage loan originator taking the loan application.

### **FACTUAL FINDINGS**

7. PARADIS holds active MLO License No. 031.0028994.
8. On September 9, 2013, the Department opened an investigation of Destiny Mortgage.
9. The Department’s investigation found that PARADIS from around February 2013 through September 2013 entered his name into the APLD for the following 12 borrowers he did not originate loans, including some of which were originated by an improperly licensed MLO: R.G., K.C., J.C., C.C., K.M., M.A., H.S., E.L., S.M., J.K., D.P. and K.C.

### **LEGAL CONCLUSIONS**

BASED UPON THE ABOVE ALLEGATIONS, THE DEPARTMENT FINDS:

10. PARADIS is in violation of Sections 7-13 (6), (8) & (10) of the Act and Section 77/72(4) of the RRPDA.

### **NOW IT IS HEREBY ORDERED THAT:**

1. The Department assesses a FINE against PARADIS in the amount of \$6,000 (\$500 per violation of the RRPDA) pursuant to Section 7-11 of the Act. The fine is payable by certified check or money order within thirty (30) days of the effective date of this Order to the:

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

ORDERED THIS \_\_\_\_ DAY OF \_\_\_\_\_, 2014

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

DIVISION OF BANKING

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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. The request for a hearing and \$250 hearing fee by certified check or money order shall be filed with the Department at 320 West Washington Street, 5<sup>th</sup> Floor, Springfield, IL 62786, ATTN: Loan Originator Section within 10 days after the receipt of an administrative decision. The request for hearing must include an explicit admission, denial, or appropriate response to each allegation or issue contained in the administrative decision pursuant to 38 Ill. Adm. Code 1050.1570. A hearing shall be held on the administrative decision, by the Department of Financial and Professional Regulation, Division of Banking. Absent a request for a hearing, this Order shall constitute a final administrative Order subject to the Administrative Review Law [735 ILCS 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 **ORDER ASSESSING FINE** by regular and certified mail, return receipt requested at 100 W. Randolph St., Chicago, Illinois 60601, 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 \_\_\_\_\_, 2014

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NOTARY PUBLIC

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Sent to:

CHRISTOPHER M. PARADIS  
5013 N. Melvina Avenue  
Chicago, IL 60630