

**STATE OF ILLINOIS**

**DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION**

**DIVISION OF BANKING**

IN THE MATTER OF: )  
 ) No. 2014-MLO-CD-01-b  
**ARIEL REYES** )  
2841 N. Pulaski )  
Chicago, Illinois 60641 )

**CONSENT ORDER**

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

**STIPULATIONS**

On January 29, 2014, the Department issued Order No. 2014-MLO-CD-01 (“Order”) directing Reyes to cease and desist from the conduct of any unlicensed residential mortgage licensee or mortgage loan originator activities and assessing a fine. Reyes 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 Reyes agree as follows:

- I. Reyes shall pay the Department a reduced fine of \$250. Reyes agrees to pay the aforementioned fine to the Department within thirty (30) days of the execution of this Consent Order by money order or cashier's check.
- II. The Department agrees to rescind the original fine in the Order upon full payment of the reduced fine in Section I above and to publish this Consent Order as final disposition of the matter. Failure by Reyes to timely make the payment required herein shall result in the original fine in the Order remaining in full effect and the Department is fully authorized to seek collection of the original fine amount by any authorized means.
- III. This Consent Order does not preclude the Department from pursuing action against Reyes that may be warranted by the facts in connection with any future complaints or violations of the Residential Mortgage License Act of 1987 [205 ILCS 635] ("Act") or other applicable laws and regulations.
- IV. Reyes agrees to dismiss his 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. Reyes acknowledges that he had the opportunity to be represented by legal counsel in negotiating this Consent Order, and that he willingly enters into this Consent Order after full review, evaluation, and consideration and with full knowledge of his rights under the Act and rules promulgated thereunder, and the Illinois Administrative Procedure Act [5 ILCS 100].

- V. 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.
- VI. 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: \_\_\_\_\_  
Ariel Reyes

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION  
DIVISION OF BANKING

\_\_\_\_\_ date: \_\_\_\_\_  
SHEILA SAEGH HENRETTA  
ACTING 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 100 W. Randolph Street, Chicago, Illinois 60601, to the name(s) and address(es) listed below:

Send to:

ARIEL REYES  
2841 N. Pulaski  
Chicago, Illinois 60641

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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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