



**Illinois Department of Financial and Professional Regulation**  
**Division of Banking**

PAT QUINN  
Governor

MICHAEL T. MCRAITH  
Acting Secretary

JORGE A. SOLIS  
Director  
Division of Banking

June 17, 2009

PATRICIA CALHOUN  
4528 W. 102nd Place  
Oak Lawn, IL 60453

**LOAN ORIGINATOR REGISTRATION DENIAL ORDER**

NAME: Patricia Calhoun  
FILE NO: 2009-687

The Department of Financial and Professional Regulation, of the State of Illinois, Division of Banking, (hereinafter referred to as the "Department"), pursuant to the Residential Mortgage License Act of 1987, [205 ILCS 635] (the "Act") and rules promulgated there under [38 Ill. Adm. Code 1050] (the "Rules"), hereby issues this ORDER pursuant to the authority provided under Section 1050.2112 of the Rules. The Department makes the following:

The Department has determined that you are unfit for registration due to Forgery on 04/01/1987 which was discovered in the process of reviewing your application for a Loan Originator Certificate of Registration and your criminal history report.

NOW IT IS HEREBY ORDERED that the Loan Originator Registration of Patricia Calhoun is denied.

**ORDERED THIS \_\_\_\_\_ DAY OF \_\_\_\_\_, 2009**

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION  
MICHAEL T. MCRAITH, ACTING SECRETARY

DIVISION OF BANKING

\_\_\_\_\_  
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 **LOAN ORIGINATOR REGISTRATION DENIAL 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 \_\_\_\_\_, 2009

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NOTARY PUBLIC