

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

IN THE MATTER OF: )  
 )  
 ) No. 2010-LO-CD-08b  
**JOSE GUZMAN** )  
311 E. 3rd Street )  
Lockport, Illinois 60441 )

**CONSENT ORDER**

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

**STIPULATIONS AND ADMISSIONS**

On July 16, 2010 the Department issued Order No. 2010-LO-CD-08b (“Order”) citing Respondent for originating loans with out a valid Loan Originator Registration. Registrant filed a request for administrative hearing upon receipt of said disciplinary order. In lieu of proceeding to a formal hearing, the parties herein agree to resolve this matter pursuant to the terms of this Order.

**TERMS AND CONDITIONS**

WHEREFORE, the Department and Registrant agree as follows:

- I. Due to Registrant providing additional documentation proving mitigating factors, the Department agrees to reduce his discipline.

- II. The Department reduces the fine in the Order to one thousand two hundred and fifty dollars (\$1,250). The total fine in the amount of \$1,250 shall be paid in two equal payments the first payment of \$625 is due on April 30, 2011 and the second payment of \$625 is due on May 30, 2011. Each payment of \$625 shall be paid by means of a certified check or money order made payable to the:

**Department of Financial and Professional Regulation  
Division of Banking  
ATTN: Loan Originator Section  
320 W. Washington  
Springfield, Illinois, 62786**

- III. Registrant agrees to dismiss his petition for hearing and administrative review of Order and waives any right to re-file its petition, or file any petition or other appeal of said orders or of this Consent Order. Registrant was afforded the opportunity to be represented by legal counsel in negotiating this Consent Order, and that he willingly enters into 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.
- 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 become effective upon all the parties hereinafter designated signing and dating the Consent Order and on the date that the last of those designated for the Department sign and date the Consent Order. This Consent Order shall be published on the Department's website.

The foregoing Consent Order is approved in full.

\_\_\_\_\_ Date: \_\_\_\_\_  
JOSE GUZMAN

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 Registrant as registered with IDFPR Division of Banking listed below:

JOSE GUZMAN  
311 E. 3rd Street  
Lockport, Illinois 60441

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AFFIANT

Subscribed and sworn to before me,  
this \_\_\_\_ day of \_\_\_\_\_, 2011

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NOTARY PUBLIC

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