

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

IN THE MATTER OF:

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No. 2012-378

KEVIN FOX
140 Limestone Blvd.
Bardstown, KY 40004

MORTGAGE LOAN ORIGINATOR LICENSE
DENIAL ORDER

The Department of Financial and Professional Regulation, of the State of Illinois, Division of Banking, (“Department”), pursuant to the Residential Mortgage License Act of 1987 (“Act”), [205 ILCS 635] and rules promulgated thereunder [38 Ill. Adm. Code 1050], hereby issues this ORDER pursuant to the authority provided under Act Section 7-3(3). Act Section 7-3(3) states that the Director shall not issue a mortgage license unless the Director makes the findings that the applicant has not demonstrated financial responsibility, character, and general fitness so as to command the confidence of the community and to warrant a determination that the mortgage loan originator will operate honestly, fairly, and efficiently within the purposes of this Act. The Department has reviewed Kevin Fox’s responses to the Civil Judicial Disclosure, Regulatory Action and Customer Arbitration/Civil Litigation Disclosure on Kevin Fox’s Mortgage Loan Originator License application. Through the review the Department became aware of the Order issued against Kevin Fox by the State of Kentucky’s Department of Financial Institutions (Agency case no. 2012-AH-0035). The findings included that Kevin Fox was originating loans while acting as an unregistered loan originator, provided services for more than one broker at one time and violated the terms of the consent order he entered into with the State of Kentucky. Based on Kevin Fox’s conduct as a loan originator, the Department finds that Kevin Fox has not demonstrated the character and general fitness to be licensed a Mortgage Loan Originator.

NOW IT IS HEREBY ORDERED that the application for Mortgage Loan Originator License of Kevin Fox is denied.

ORDERED THIS ____ DAY OF _____, 2012

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION
BRENT E. ADAMS, SECRETARY
DIVISION OF BANKING

MANUEL FLORES, 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. 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, 5th Floor, Springfield, IL 62786 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 **MORTGAGE LOAN ORIGINATOR LICENSE 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:

KEVIN FOX
140 Limestone Blvd.
Bardstown, KY 40004

AFFIANT

Subscribed and sworn to before me,
this ____ day of _____, 2012

NOTARY PUBLIC