

5. On January 5, 2011, the Department conducted an Examination of Licensee for the period of 11/1/2008 to 9/30/2010 and found numerous violations of the Act and Rules as cited in the Report of Examination (“ROE”) specifically at issue was the unregistered loan origination.
6. Through the loan log it was found that West had originated two loans during this exam period without being registered as a loan originator.

LEGAL CONCLUSIONS

7. West violated section 7-13(6) of the Act.

NOW IT IS HEREBY ORDERED THAT,

1. Mike West shall comply with the Act and Rules and maintain an active Mortgage Loan Originator License “License” at all times when conducting mortgage loan originator activities as defined in the Act. West shall cease and desist from such conduct at any time he does not maintain an active License.
2. Mike West shall pay a **FINE** in the amount of \$1,000 as authorized under Section 1-3(e) 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, 5th Floor
Springfield, Illinois, 62786.**

ORDERED THIS ____ DAY OF _____, 2012

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

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, 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 U.S. registered mail, return receipt requested, at 122 S. Michigan Avenue, Suite 1900, Chicago, Illinois 60603, to the name and address listed below:

AFFIANT

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

NOTARY PUBLIC

Send to:

A. Michelle Canter
Lotstein Legal
4720 Peachtree Industrial Blvd, Suite 106
Norcross, GA 30071-5736