

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

IN THE MATTER OF:  
  
LISA A. BROWN

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No.

**MORTGAGE LOAN ORIGINATOR LICENSE**  
**DENIAL ORDER**

The DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION, Division of Banking, (“Department”), having conducted a review of the application and background of Mortgage Loan Originator applicant **LISA A. BROWN** (“BROWN”), pursuant to the Residential Mortgage License Act of 1987 (“Act”) [205 ILCS 635/1 et seq.] and the rules promulgated thereunder (“Rules”) [38 Ill. Adm. Code 1050], hereby issues this DENIAL ORDER for not meeting the standards of the Act.

**STATUTORY PROVISIONS**

1. Section 7-3(2)(B) of the Act states that the Director of the Department (“Director”) shall not issue a Mortgage Loan Originator License unless the Director makes at a minimum the following findings: The applicant has not been convicted of, or pled guilty or nolo contendere to, a felony in a domestic, foreign, or military court at any time preceding such date of application, if such felony involved an act of fraud, dishonesty, or a breach of trust, or money laundering.

**FACTUAL FINDINGS**

2. BROWN is an applicant for an Illinois Mortgage Loan Originator License.
3. BROWN was convicted of Issue or Deliver Forged Document, a felony conviction, on April 08, 1991, In the Circuit Court of the Eighteenth Judicial Circuit, County of DuPage.

**LEGAL CONCLUSIONS**

4. Based on BROWN’S conviction of a felony forgery, the Director cannot make the finding that BROWN meets the standards of the Act to be licensed as a Mortgage Loan Originator.

NOW IT IS HEREBY ORDERED THAT,

The Department DENIES LISA A. BROWN'S application for a Mortgage Loan Originator License, pursuant to Section 7-3(2)(B) of the Act.

ORDERED THIS \_\_\_\_ DAY OF \_\_\_\_\_, 2019

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION  
DIVISION OF BANKING

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CHASSE REHWINKEL  
ACTING 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, 5<sup>th</sup> floor 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.*].**