

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

IN THE MATTER OF: )  
 )  
**ROBERT JACEK** )  
IL License No. 031.0030703; NMLS ID No. 224464 ) No. 2023-MLO-05  
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 )

**ORDER REVOKING**  
**MORTGAGE LOAN ORIGINATOR LICENSE**

THE DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION, DIVISION OF BANKING (“Department”), having conducted a review of the license for **ROBERT JACEK** (“JACEK”), and finding violations of the Residential Mortgage License Act of 1987 (“Act”) [205 ILCS 635] and rules promulgated thereunder [38 Ill. Adm. Code 1050] (“Rules”), hereby issues to JACEK this ORDER REVOKING MORTGAGE LOAN ORIGINATOR LICENSE.

**STATUTORY PROVISIONS**

1. Section 7-3(3) of the Act states that to be issued a license an applicant must have 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 (“MLO”) will operate honestly, fairly, and efficiently within the purpose of this Act.
2. Section 7-11 of the Act authorizes the Director to revoke and/or fine, or otherwise discipline, the license of an MLO if the Director finds that the MLO has violated the Act or any other applicable law or regulation.

**FACTUAL FINDINGS**

3. JACEK held MLO License No. 031.0030703 from June 29, 2011, to December 31, 2022.
4. On February 3, 2023, JACEK entered into a Consent Decree in the Circuit Court of Cook County, case number 2021CH06432 for his participation in a fraud scheme for unlawful mortgage practices that occurred from May 2009 through August 2017. The Consent Order bars JACEK from working in any capacity in the mortgage industry. Further, JACEK is prohibited from offering or performing any act or service for compensation to help locate, obtain, qualify for, negotiate, process, or originate a loan

secured by real property. JACEK is also prohibited from controlling, directing, supervising, managing, or working for or on behalf of any business entity or person who offers or performs any act or service for compensation to help locate, obtain, qualify for, negotiate, process, or originate a loan secured by real property.

### LEGAL CONCLUSION


5. JACEK no longer meets the standards and character to be an MLO pursuant to 7-3(3).

### NOW IT IS HEREBY ORDERED THAT,

The Department **REVOKES** ROBERT JACEK'S Mortgage Loan Originator License No. 031.0030703 pursuant to Section 7-11 of the Act.

ORDERED THIS 25 DAY OF May, 2023

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL  
REGULATION DIVISION OF BANKING



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CHASSE REHWINKEL  
DIRECTOR OF BANKING

**You are hereby notified that this Order is an administrative decision. Pursuant to Section 4-12 of the Illinois Residential Mortgage License Act [205 ILCS 635/4-12] and the rules promulgated thereunder on Hearings Before the Division of Banking and Division of Financial Institutions [38 Ill. Adm. Code 100.5 *et seq.*], an affected party may file a petition for a hearing on an administrative decision by the Director. The petition for a hearing must be filed within 10 days after service of this Order by mail to the Department at 555 W. Monroe St., Suite 500, Chicago, IL 60201, Attn: Angela Alexandrakis with an electronic copy by email to [Angela.Alexandrakis@illinois.gov](mailto:Angela.Alexandrakis@illinois.gov). The petition for hearing must be in writing and set forth the petitioner's license number, docket number of the administrative decision that resulted in discipline, and date of the administrative decision, pursuant to 38 Ill. Adm. Code 100.30(c). An MLO that requests a hearing shall pay a \$250 nonrefundable fee to the Department in accordance with 38 Ill. Adm. Code 1050.210(f). After receipt of a properly completed and timely petition for hearing, a case will be docketed and notice sent to the petitioner setting forth the date, time, and place of the hearing. Absent a petition for a hearing, this Order shall constitute a final administrative decision subject to the Administrative Review Law [735 ILCS 5/3-101 *et seq.*].**