

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

IN THE MATTER OF: )  
 )  
 ) No. 2009-LO-77  
**MARK C. DILL** )  
1203 Wolf Rd )  
Freeburg, IL 62243 )

**ORDER ASSESSING FINE AND IMPOSING SUSPENSION ON  
LOAN ORIGINATOR REGISTRATION**

The DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION, Division of Banking, (the “Department”), having conducted an investigation of the facts related to registered Loan Originator Mark C. Dill, (the “Registrant”), 1203 Wolf Rd, Freeburg, IL 62243, and having found that the Registrant has committed violations cited herein of the Residential Mortgage License Act of 1987 (the “Act”) [205 ILCS 635], and of the rules promulgated under the Act (the “Rules”) [38 Ill. Adm. Code 1050], hereby issues this Order pursuant to the authority provided under Section 7-1 of the Act and Sections 1050.2170(a)(1)&(2) of the Rules. The Department makes the following:

**FINDINGS**

1. That Registrant is an Illinois Loan Originator Registrant holding certificate of registration No. 031.0003492 and having the address of 1203 Wolf Rd, Freeburg, IL 62243;
2. That the Department became aware of a complaint against Superior Home Loans (License No. MB. 0006048, “Superior”) for engaging in co-brokering of Illinois residential mortgage loans. This allegation is based on an email sent by Registrant to numerous other Licensees and unlicensed entities and both registered and unregistered loan originators;
3. That the email circulated by Registrant specifically detailed how the co-brokering would work. The instructions included the following: the prepared loan documents should be sent to Superior and in turn Superior would submit the loan documents to the Lender; RESPA should be under the name Superior and Joshua Phelps should be listed as the loan originator; and that there will be further instruction how to handle loan stipulations involving contact with the borrower. The email implied that the purpose of the co-brokering was to protect their licenses and wanted the activities to begin effective January 14, 2008;
4. That Registrant’s email prompted the co-brokering by the Licensees and loan originators that it was sent; and

5. That Registrant knowingly solicited the illegal practice of co-brokering through an email whereby misrepresentations were made to at least nine consumers who were unaware of which Licensee or loan originator was truly handling their loan transaction and whether that Licensee or loan originator was licensed/registered or unlicensed/unregistered all of which was in violation of the Act and Rules.

### **CONCLUSIONS**

BASED UPON THE ABOVE FINDINGS, THE DEPARTMENT IS OF THE OPINION AND CONCLUDES:

Registrant's activities under Certificate of Registration No. 031.0003492 as cited herein warrant a fine and suspension pursuant to Rules Sections 1050.2165(b)(c) and(e).

### **ORDER**

NOW THEREFORE IT IS HEREBY ORDERED:

1. Mark C. Dill's registration shall be suspended for a period of one hundred and eighty (180) days following the execution of this order pursuant to Rule section 1050.2170 (a)(1).
2. That Mark C. Dill, Certificate of Registration No. 031.0003492, shall be and hereby is assessed a fine of \$10,000 for violating the Act and Rules cited herein pursuant to Rule section 1050.2170(a)(2);
3. The total fine in the amount of \$10,000 shall be due thirty (30) days after the effective date of this Order; and
4. The fine in the amount of \$10,000 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**

ORDERED THIS \_\_\_\_ DAY OF \_\_\_\_\_, 2009

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

DIVISION OF BANKING

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JORGE A. SOLIS, 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. You have the opportunity to request a hearing regarding this matter for a fee of \$250 plus the transcript fee pursuant to 38 Ill. Adm. Code 1050.2175. The request for a hearing shall be filed within 10 days after the receipt of an administrative decision. A hearing shall be held by the Department of Financial and Professional Regulation, Division of Banking on the administrative decision. Absent a request for a hearing, this Order shall constitute a final administrative decision subject to the Administrative Review Law [735 ICLS 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 AND IMPOSING SUSPENSION ON LOAN ORIGINATOR REGISTRATION** by regular and certified mail, return receipt requested at 122 S. Michigan Avenue, Suite 1900, Chicago, Illinois 60603, to the address of Registrant's Licensee registered with IDFPR Division of Banking listed below:

MARK C. DILL  
1203 Wolf Rd  
Freeburg, IL 62243

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AFFIANT

Subscribed and sworn to before me,  
this \_\_\_\_ day of \_\_\_\_\_, 2009

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NOTARY PUBLIC

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