

fact and I adopt herein by reference the aforementioned findings as my findings of fact.

CONCLUSIONS OF LAW

5. I adopt the Administrative Law Judge's proposed conclusions of law.

RECOMMENDATION

6. I adopt the Administrative Law Judge's proposed recommendation.

ORDER

THEREFORE, in consideration of the facts and conclusions of law before me, I order as follows:


- I. NASIR MUHAMMAD has not demonstrated the character and general fitness to be licensed as a Mortgage Loan Originator pursuant to Section 7-3(3) of the Act.
- II. The Denial Order entered on October 3, 2014 shall remain in effect.
- III. Costs of hearing shall be assessed pursuant to Section 1050.1790 of the Rules.

ORDERED THIS 6 DAY OF October, 2015.

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION
BRYAN SCHNEIDER, SECRETARY

DIVISION OF BANKING

By:


Michael J. Mannion
Director

You are hereby notified that this Order is a final administrative order pursuant to Section 4-12 of the Act and subject to the Administrative Review Law [735 ILCS 5/3-101 *et seq.*].