

STATE OF ILLINOIS

DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION

DIVISION OF BANKING

IN THE MATTER OF:	)	
	)	
<b>BEN ALEXANDER-OWENS ANDERSON</b>	)	
IL License No. 031.0048771; NMLS ID No. 320166	)	No. 2019-MLO-02
	)	
	)	
	)	

**ORDER REVOKING  
MORTGAGE LOAN ORIGINATOR LICENSE**

THE DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION, DIVISION OF BANKING (“Department”), having been made aware of **BEN ALEXANDER-OWENS ANDERSON’S (“ANDERSON”)** violations of the Residential Mortgage License Act of 1987 (“Act”) [205 ILCS 635] and rules promulgated thereunder (“Rules”) [38 Ill. Adm. Code 1050], hereby issues this **ORDER REVOKING MORTGAGE LOAN ORIGINATOR LICENSE**.

**STATUTORY PROVISIONS**

1. Section 7-3 of the Act states that the Director of the Department (“Director”) shall not issue a mortgage loan originator (MLO) license unless the Director makes at a minimum the following findings: (1) The applicant has never had a mortgage loan originator license revoked in any governmental jurisdiction, except that a subsequent formal vacation of such revocation shall not be deemed a revocation.
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. ANDERSON is an MLO holding License No. 031.0048771.
4. ANDERSON, since being issued his MLO license by the Department, was revoked by the State of California ordered on February 21, 2019 and made effective on March 23, 2019 for violations of the State of California’s laws and regulations (The Commissioner of Business Oversight v. Ben Alexander-Owens Anderson; Department of Business Oversight, State of California Case No. 320166).

**LEGAL CONCLUSION**

5. ANDERSON no longer meets the standards to be an MLO pursuant to 7-3(1).

**NOW IT IS HEREBY ORDERED THAT,**

1. The Department **REVOKES** BEN ALEXANDER-OWENS ANDERSON'S Mortgage Loan Originator License No. 031.0048771 pursuant to Section 7-11 of the Act.

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

ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION  
DEBORAH HAGAN, ACTING SECRETARY  
DIVISION OF BANKING

\_\_\_\_\_  
KERRI A. DOLL, 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 affected party may file a request for a hearing on a decision by the Director. The request for a hearing must be filed with the Department at 320 West Washington Street, 5th Floor, Springfield, IL 62786 within 10 days after the appealing party's receipt of this Order; a \$250 hearing fee payable to the Department by cashier's check or money order must be filed with the hearing request. The request for hearing must include an explicit admission, denial, or appropriate response to each allegation or issue contained in this Order pursuant to 38 Ill. Adm. Code 1050.1570. After receipt of a proper and timely request for hearing, 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].**