

**STATE OF ILLINOIS  
SECRETARY OF STATE  
SECURITIES DEPARTMENT**

---

**IN THE MATTER OF: UNION STAR, its partners, officers, members,  
and directors, agents, employees, affiliates, successors and assigns.**

---

)  
) 1200276  
)  
)

**TEMPORARY ORDER OF PROHIBITION**

**TO RESPONDENT:** Union Star  
800 West 5th Avenue  
Unit 100A  
Naperville, Illinois 60563

On information and belief, I, Jesse White, Secretary of State for the State of Illinois, through my designated representative, who has been fully advised in the premises by the staff of the Securities Department, Office of the Secretary of State, herein find:

1. Union Star (at times "Respondent") is a company that holds itself out as doing business at 800 West 5th Avenue, Unit 100A, Naperville, Illinois 60563.
2. Investigation has revealed that Union Star is not located at 800 West 5th Avenue, Unit 100A, Naperville, Illinois 60563, and the correct location of Union Star is unknown.
3. Union Star has sent at least one email offering loan brokering services to an individual ("Victim"), and stated to the Victim that Union Star's address is 800 West 5th Avenue, Unit 100A, Naperville, Illinois 60563.
4. In the email Union Star told the Victim that a loan had been "approved" for the Victim, but that the Victim was required to first pay ("Fee") for "insurance" for the loan.
5. The activities set forth in paragraphs 3 and 4 are those of a "loan broker", as those terms are defined in Section 15-5.15(a) of the Illinois Loan Brokers Act of 1995 [815 ILCS 175/15-1 et seq ], (the "Act").

Temporary Order of Prohibition

-2-

**UNREGISTERED LOAN BROKER**

- 6 Respondent is not and never has been registered as a loan broker in the State of Illinois.
- 6 Section 15-10 of the Act provides, *inter alia*, that it shall be unlawful for any person to engage in the business of loan brokering unless registered under the Act
- 7 Respondent Union Star was not registered with the Secretary of State as a loan broker as required by the Act prior to engaging in the business of loan brokering in the State of Illinois.
9. Section 15-55(d) of the Act provides, *inter alia*, that "if the Secretary of State shall find that any person is acting or has acted as a loan broker as defined in Section 15-5.15 of this Act, without prior thereto or at the time thereof having complied with the registration requirements of this Act, the Secretary of State may by written order prohibit such person from acting as a loan broker in this State"
10. By virtue of the foregoing, Respondent Union Star has violated Section 15-10 of the Act.
11. The aforementioned findings are based on credible evidence.

**FRAUD**

- 12 Respondent failed to procure the Loan for the Victim, and failed to return the Fee to the Victim.
- 13 Instead of procuring the Loan for the Victim or returning the Fee to the Victim. Respondent converted and used the money for its/their own personal and business purposes.
- 14 Section 15-85(a) of the Act provides, *inter alia*, that it is prohibited by the Act for a loan broker, in connection with a contract for the services of a loan broker, to either directly or indirectly employ any device, scheme or artifice to defraud, made any untrue statements of material fact, or engage in any act, practice or course of business that operates or would operate as a fraud or deceit upon any person
15. By virtue of the foregoing, Respondent Union Star has violated Sections 15-85 (a) of the Act.
16. Section 15-55(c) of the Act provided, *inter alia*, that if the Secretary of State shall find that any person has violated any provision of the Act, the Secretary of State may, by written Order, temporarily prohibit or suspend such person from acting as a loan broker

Temporary Order of Prohibition

-3-

- 17 That Section 15-55(e) of the Act provides, *inter alia* "(A)nything herein contained to the contrary notwithstanding, the Secretary of State may temporarily prohibit or suspend, for a maximum period of 90 days, by an order effective immediately, any individual or entity acting as a loan broker or engaging in the business of providing loan brokerage services, without notice and prior hearing, if the Secretary of State shall in his or her opinion, based upon credible evidence, deems it necessary to prevent an imminent violation of this Act or to prevent losses to clients which the Secretary of State reasonably believes will occur as a result of a prior violation of this Act.. "

NOW THEREFORE, IT IS HEREBY ORDERED THAT pursuant to the authority granted by Section 15-55 (c) and Section 15-55(d) of the Act, Respondent UNION STAR its Officers, Directors, Employees, Affiliates, Successors, Agents and Assigns, are hereby **PROHIBITED** from engaging in the business of loan brokering in the State of Illinois until further order of the Secretary of State.

NOTICE is hereby given that Respondent may request a hearing on this matter by transmitting such request in writing to the Director, Illinois Securities Department, 69 West Washington Street, Suite 1220, Chicago, Illinois 60602. Such request must be made within thirty (30) calendar days of the date of entry of the Temporary Order of Prohibition. Upon receipt of a request for hearing, a hearing will be scheduled as soon as reasonably practicable. A request for hearing will not stop the effectiveness of this Temporary Order and will extend the effectiveness of this Temporary Order for sixty days from the date the hearing request is received by the Department.

FAILURE BY ANY RESPONDENT TO REQUEST A HEARING WITHIN THIRTY (30) CALENDAR DAYS AFTER ENTRY OF THIS TEMPORARY ORDER OF PROHIBITION SHALL CONSTITUTE AN ADMISSION OF ANY FACTS ALLEGED HEREIN AND SHALL CONSTITUTE SUFFICIENT BASIS TO MAKE THIS TEMPORARY ORDER OF PROHIBITION FINAL

Dated. This 20<sup>th</sup> day of February, 2014.



JESSE WHITE  
Secretary of State  
State of Illinois

James J Tierney  
Illinois Securities Department  
69 West Washington Street, Suite 1220  
Chicago, Illinois 60602  
312-793-9650