

STATE OF ILLINOIS
SECRETARY OF STATE
SECURITIES DEPARTMENT

IN THE MATTER OF: LONDON LIFE FINANCIAL, ITS)
OFFICERS AND DIRECTORS, AGENTS, EMPLOYEES,)
AFFILIATES, SUCCESSORS, PARTNERS AND ASSIGNS.)

FILE NO. 0800609

ORDER OF PROHIBITION

TO RESPONDENTS: London Life Financial
100 King Street West
Hamilton, Ontario
Canada, L8H 1A1

WHEREAS, a Temporary Order of Prohibition was issued by the Secretary of State on July 16, 2009 which prohibited London Life Financial ("Respondent") from engaging in the business of loan brokering in the State of Illinois until further order of the Secretary of State or his duly authorized representative;

WHEREAS, pursuant to section 15-55(e) Illinois Loan Brokers Act of 1955 [815 ILCS 175/15-1] (the "Act"), the failure to request a hearing within thirty (30) calendar days of the entry of the Temporary Order shall constitute an admission of any acts alleged therein and constitute a sufficient basis to make the Temporary Order final;

WHEREAS, the Respondent has failed to request a hearing on the matters contained in the Temporary Order within thirty (30) calendar days of the entry of said Temporary Order and the Respondent is hereby deemed to have admitted the facts alleged in the Temporary Order;

WHEREAS, the Secretary of State, by and through his duly authorized representative, has adopted the Findings of Fact contained in the Temporary Order as the Secretary of State's Findings of fact as follows:

1. That London Life Financial ("London Life" or the "Respondent"), maintains a business address at 100 King Street West, Hamilton, Ontario, Canada, L8H 1A1.
2. That on or about November 13, 2008, Respondent, by and through its Officers, Directors, Employees, Affiliates, Successors, Agents and Assigns, offered to procure a loan for at least one (1) Illinois resident (the "Borrower") in return for

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an advance fee of one thousand four hundred thirty-five dollars (\$1,435.00), which was prepaid by the Borrower on or about November 13, 2008.

3. That the above-referenced business entity, London Life, is a loan broker as that term is defined pursuant to Section 15-5.15 of the Illinois Loan Brokers Act of 1995 [815 ILCS 175/15-1 et seq.] (the "Act").
4. That 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.
5. That Section 15-85 of the Act provides, inter alia, that it is prohibited under the Act for a loan broker to either directly or indirectly act as a loan broker without registration under the Act unless exempt under the Act.
6. That at all times relevant hereto, London Life its' Officers, Directors, Employees, Affiliates, Successors, Agents and Assigns, failed to file an application for registration as a loan broker with the Secretary of State prior to the aforementioned loan offer in the State of Illinois.
7. That by virtue of the foregoing, Respondent their officers, directors, employees, affiliates, successors, agents and assigns, have violated Section 15-10 and/or 15-85(b) of the Act.
8. That Section 15-55(d) of the Act provides, inter alia, that if the Secretary of State shall find 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 the Act, the Secretary of State may by written order prohibit such person from acting as a loan broker in the State.

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, London Life Financial, its Officers, Directors, Employees, Affiliates, Successors, Agents Partners 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: Failure to comply with the terms of this Order shall be a violation of Section 15-65 of the ACT. Any person who willfully violates this act commits a class 4 felony.

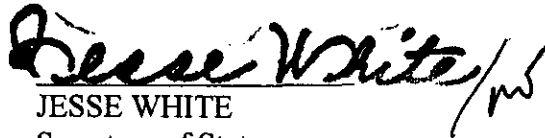
This is a final order subject to administrative review pursuant to the Administrative Review Law [735 ILCS 5/3-101 *et seq.*] and the Rules and Regulations of the Act (14 Ill. Admin. Code, Ch. 1 Sec. 130.1123). Any action for judicial review must be commenced

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within thirty-five (35) days from the date a copy of this Order is served upon the party seeking review.

ENTERED: This 21ST day of August, 2009.

A handwritten signature in black ink that reads "Jesse White" followed by a stylized monogram or initials.

JESSE WHITE
Secretary of State
State of Illinois

Attorney for the Secretary of State:

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