

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

IN THE MATTER OF: NEWBANC COMMERCIAL INVESTMENT
GROUP, INC., Its Officers, Directors, Employees, Successors, Agents
and Assigns, and TONEY LEORA, individually

File No. 0800605

ORDER OF PROHIBITION

TO THE RESPONDENT:

Mr. Toney Leora
1803 Manden River Drive
Plainfield, Illinois 60586-5279

Newbanc Commercial Group, Inc.
1803 Manden River Drive
Plainfield, Illinois 60586-5279

WHEREAS, a Temporary Order of Prohibition was issued by the Secretary of State on July 10, 2009 which prohibited NewBanc Commercial Group, Inc. ("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 Respondent Newbanc Commercial Group, Inc., ("Newbanc") is an Illinois corporation, with a registered address of 1803 Manden River Drive, Plainfield, Illinois 60586-5279.

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2. That Respondent Toney Leora ("Leora" together with Newbanc "the Respondents") is an individual with a residence address of 1803 Manden River Drive, Plainfield, Illinois 60586-5279.
3. That on or about July 18, 2008, Newbanc, by and through Leora and its Officers, Directors, Employees, Affiliates, Successors, Agents and Assigns, offered to procure a loan for at least one (1) individual (the "Borrower") in return for an advance fee of Sixty Five Hundred (\$6500.00) Dollars, which was prepaid by the Borrower.
4. That the above-referenced business entity, Newbanc, 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").

Failure to Register

5. 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.
6. 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.
7. That at all times relevant hereto, Newbanc Commercial Group, Inc., its Officers, Directors, Employees, Affiliates, Successors, Agents and Assigns, and Toney Leora, individually have 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.
8. That by virtue of the foregoing, Newbanc Commercial Group, Inc., its Officers, Directors, Employees, Affiliates, Successors, Agents and Assigns, and Toney Leora, individually have violated Section 15-10 and/or 15-85(b) of the Act.

Failure to Respond to Request for Information

9. That on April 22, 2009 the Department issued a letter pursuant to Section 15-45 of the Act (the "15-45(a)(2)and(8) Letter"), which informed Respondents that it had come to the Department's attention that Respondents had engaged in the business of Loan Brokering in Illinois. The Department advised the Respondents to file an affidavit setting forth, among other things, in part the following information:

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1. Copies of all advertising and promotional literature or other documents related to the brokering of the referenced loan(s) to Illinois residents between [5 years ago] and the present date.
2. A signed statement setting forth the following:
 - a. Statement detailing the manner in which prospective borrowers' names are or were obtained.
 - b. A statement detailing the manner in which prospective borrowers are or were initially contacted.
10. That Respondent's representative acknowledged receipt of the "15-45(a)(2)and(8) Letter by placing his signature on the Postal Service Form 3811 receipt on May 8, 2009, but failed to respond to the query with an affidavit as required.
11. That Section 15-85(b)(2) of the Act provides, inter alia, that it shall be a violation for any person to fail to file with the Secretary of State any application, report or document required to be filed under the provisions of the Act or any rule or regulation made by the Secretary of State pursuant to the Act.
12. That by virtue of the foregoing, Respondent has violated Section 15-85(b)(2) of the Act.
13. 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, New Banc Commercial Group, Inc., its Officers, Directors, Employees, Affiliates, Successors, Agents Partners and Assigns, and Toney Leora, individually 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.

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

ENTERED: This 14th day of August, 2009.

Handwritten signature of Jesse White in black ink, with a horizontal line underneath and the initials 'WJ' to the right.

JESSE WHITE
Secretary of State
State of Illinois

Attorney for the Secretary of State:

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