

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

_____))
IN THE MATTER OF: FRANCOIS E. DURMAZ) FILE NO. 0800423
_____))

NOTICE OF HEARING

TO THE RESPONDENT: Francois E. Durmaz
(CRD#: 4329669)
406 Lauder Lane
Inverness, Illinois 60067

Francois E. Durmaz
(CRD#: 4329669)

C/o USA Retirement Management Services
1815 South Meyers Road Suite 210
OakBrook Terrace, Illinois 60181

You are hereby notified that pursuant to Section 11.F of the Illinois Securities Law of 1953 [815 ILCS 5] (the "Act") and 14 Ill. Adm. Code 130, Subpart K, a public hearing will be held at 69 West Washington Street, Suite 1220, Chicago, Illinois 60602, on the 22nd day of April, 2009 at the hour of 10:00 a.m. or as soon as possible thereafter, before James L. Kopecky Esq., or such other duly designated Hearing Officer of the Secretary of State.

Said hearing will be held to determine whether an Order shall be entered which would prohibit Francois E. Durmaz (the "Respondent") from selling or offering for sale securities in the State of Illinois and/or granting such other relief as may be authorized under the Act including but not limited to the imposition of a monetary fine in the maximum amount pursuant to Section 11.E(4) of the Act, payable within ten (10) business days of the entry of the Order.

The grounds for such proposed action are as follows:

Notice of Hearing

2

1. That the Office of the Secretary of State, Illinois Securities Department ("Department") commenced an investigation into the Respondent's activities for possibly offering/and or selling securities in the State of Illinois without being registered as a salesperson pursuant to Section 8 of the Act.
2. That in connection with its investigation the Department on January 22, 2009 sent a letter pursuant to Section 11.C of the Act ("11.C letter") to the Respondent at his place of employment by means of certified mail, return receipt requested. The Respondent pursuant to the terms of the 11.C letter was required to respond in writing within ten (10) business days from receipt.
3. That the above-referenced 11.C letter was received at the Respondent's place of employment on January 26, 2009.
4. That the Respondent did not respond to the January 22, 2009 11.C letter as required.
5. That Section 12.D of the Act provides, inter alia, that it shall be a violation of the provisions of the Act 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.
6. That by virtue of the foregoing, the Respondent has committed a violation of Section 12.D of the Act.
7. That Section 11.E(2) of the Act provides, inter alia, if the Secretary of State shall find that any person has violated subsection D of Section 12 of this Act, the Secretary of State may by written order permanently prohibit the person from offering or selling any securities in this State.

You are further notified that you are required pursuant to Section 130.1104 of the Rules and Regulations (14 ILL. Adm. Code 130)(the "Rules"), to file an answer to the allegations outlined above within thirty (30) days of the receipt of this Notice. A failure to file an answer within the prescribed time shall be construed as an admission of the allegations contained in the Notice of Hearing.

Furthermore, you may be represented by legal counsel; may present evidence; may cross-examine witnesses and otherwise participate. A failure to so appear shall constitute default, unless any Respondent has upon due notice moved for and obtained a continuance.

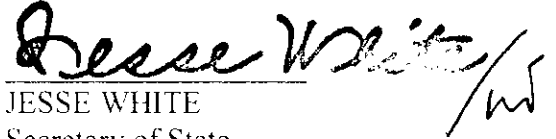
Notice of Hearing

3

A copy of the Rules, promulgated under the Act and pertaining to hearings held by the Office of the Secretary of State, Securities Department, can be found at <http://www.cyberdriveillinois.com/departments/securities/lawrules.html>

Delivery of Notice to the designated representative of any Respondent constitutes service upon such Respondent.

Dated: This 4th day of MARCH 2009.


JESSE WHITE
Secretary of State
State of Illinois

Attorney for the Secretary of State:
Daniel A. Tunick
Office of the Secretary of State
Illinois Securities Department
69 West Washington Street, Suite 1220
Chicago, Illinois 60602
Telephone: (312) 793-3384

Hearing Officer: James L. Kopecky
1960 S. LaSalle
Chicago, Illinois 60603