

**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

ORDER OF PROHIBITION

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

WHEREAS, a Temporary Order of Prohibition was issued by the Secretary of State on February 28, 2014 which prohibited Respondent **UNION STAR**, its partners, officers and directors, agents, employees, affiliates, successors and assigns (“Respondents”) from offering or selling securities in or from the State of Illinois until further order of the Secretary of State or his duly authorized representative;

WHEREAS, pursuant to section 11.F of the Illinois Securities Law of 1953 [815 ILCS 5] (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 Respondents are 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. 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.

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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").

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.

FRAUD

11. Respondent failed to procure the Loan for the Victim, and failed to return the Fee to the Victim.
12. 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.

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13. 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 article 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.
14. By virtue of the foregoing, Respondent Union Star has violated Sections 15-85 (a) of the Act.

NOW THEREFORE IT IS HEREBY ORDERED THAT: pursuant to the authority granted by Section 11.F of the Act, Respondent **UNION STAR** and its partners, officers and directors, agents, employees, affiliates, successors and assigns, are **PROHIBITED** from offering or selling securities in or from this State until the further Order of the Secretary of State.

NOTICE: Failure to comply with the terms of this Order shall be a violation of Section 12.D of the ACT. Any person or entity that fails to comply with the terms of this Order of the Secretary of State, having knowledge of the existence of this Order, shall be guilty of a Class 4 felony for each offence.

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.

Dated: This 16th day of April 2014.


JESSE WHITE
Secretary of State
State of Illinois

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