

Order of Revocation

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2. The Hearing Officer has ruled on all motions and objections timely made and submitted.
3. The Hearing Officer and the Secretary of State Securities Department have jurisdiction over the parties herein and the subject matter dealt with herein, due and proper notice having been previously given as required by statute in this Matter.
4. As no Answer was timely filed, the Respondent is therefore deemed to be in default.
5. At all relevant times, Respondent was registered with the Secretary of State as a salesperson in the State of Illinois pursuant to Section 8 of the Act.
6. Respondent is currently a registered representative at Northwestern Mutual Investment Services, LLC, a dealer registered in the State of Illinois pursuant to Section 8 of the Act.
7. On or about October 8, 2015, the Illinois Department of Revenue sent a Collection Action Notice of Intent letter to Respondent's home address. The letter advised that, if Respondent did not resolve his debt owed to the Department of Revenue, his salesperson license would be suspended and provided contact information for the Department of Revenue.
8. On or about February 4, 2016, the Office of the Secretary of State, Illinois Securities Department sent a letter to Respondent via certified mail notifying him that he had failed to effectively respond to the Department of Revenue and warning of the possible negative effect on his registration. Respondent was required to explain the situation, and Respondent's efforts to resolve it, in a notarized affidavit to the Securities Department within 10 business days of the date on which the letter was delivered.
9. On February 8, 2016, the certified letter was delivered to Respondent's office.
10. On February 25, 2016, the Securities Department contacted a representative of Northwestern Mutual Investment Services, informing the firm that Respondent had failed to respond to the Securities Department letter within 10 business days of receipt of the letter and warning that enforcement action would be taken if his affidavit was not delivered to the Securities Department by March 1, 2016.
11. At least as of March 2, 2016, Respondent failed to provide the affidavit.
12. At least as of March 2, 2016, Respondent owed the Department of Revenue a balance for his 2014 individual income taxes. Also, Respondent was required by the Department of Revenue to file his individual income tax returns for the years 2009-

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2012. Respondent would be required to pay any amounts owed for those years or to establish a payment plan to pay any amounts owed for those years.

13. 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.
14. Section 8.E(1)(g) of the Act provides, *inter alia*, that the registration of a salesperson or investment adviser representative may be denied, suspended, or revoked if the salesperson or investment adviser representative has violated any of the provisions of this Act.
15. Section 8.E(1)(h) provides, *inter alia*, that the registration of a salesperson or investment adviser representative may be denied, suspended, or revoked if the Secretary of State finds that there has been made any material misrepresentation to the Secretary of State in connection with any information deemed necessary by the Secretary of State to determine a salesperson's or investment adviser representative's business repute or qualifications or has refused to furnish any such information requested by the Secretary of State.
16. Section 8.E(1)(o) provides, *inter alia*, that the registration of a salesperson or investment adviser representative may be denied, suspended, or revoked if the Secretary of State finds that such salesperson or investment adviser representative has failed to file a return, or to pay the tax, penalty, or interest shown in a filed return, or to pay any final assessment of tax, penalty, or interest, as required by any Act administered by the Illinois Department of Revenue, until such time as the requirements of that Act are satisfied.
17. Section 11.E(4) of the Act provides, *inter alia*, that the Secretary of State, after finding that any provision of the Act has been violated, may issue an order of censure, charge costs of investigation, and impose a fine not to exceed \$10,000 for each violation of the Act.
18. Section 11.F(1) of the Act provides, *inter alia*, that the Secretary of State may suspend or revoke the registration of a salesperson or investment adviser representative and impose a fine for violation of the Act after an opportunity for hearing upon not less than 10 days notice given by personal service or registered mail or certified mail, return receipt requested, to the person or persons concerned.
19. By virtue of the foregoing, the Respondent has committed violations of Sections 8.E(1)(g), (h), and (o) and 12.D of the Act.

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20. By virtue of the foregoing, the Respondent is subject to a fine of up to \$10,000 per violation, an order of censure, and an order that suspends or revokes his registration in the State of Illinois pursuant to Sections 8 and 11 of the Act.
21. The entry of a final written Order of revocation is proper in this Matter, given the conduct of the Respondent as described in Secretary of State Exhibits 1 through 8.

WHEREAS, the proposed Conclusions of Law are correct and are adopted by the Secretary of State as follows:


22. The actions, representations, and/or omissions of the Respondent when acting as a registered salesperson, as described in Secretary of State Exhibits 1 through 8, are violations of Sections 8.E and 12.D of the Act.
23. Because of the Findings of Fact of this Order, the documents admitted as Secretary of State Exhibits 1 through 8, the Respondent is subject to the entry of a final written order that revokes the Respondent's registrations as a salesperson in the State of Illinois pursuant to Sections 8.E(1) and 11.F(1) of the Act and grants such other relief as may be authorized under the Act.

WHEREAS, the Hearing Officer recommends that a written Final Order be entered pursuant to Sections 8.E 11.F of the Act that revokes the Respondent's registration as a salesperson in the State of Illinois.

WHEREAS, the proposed Recommendation of the Hearing Officer is adopted by the Secretary of State.

NOW THEREFORE IT IS HEREBY ORDERED: That pursuant to the foregoing Findings of Fact, Conclusions of Law, and the Recommendation of the Hearing Officer, the Respondent's registration as a salesperson and as an investment adviser representative in the State of Illinois is hereby REVOKED.

ENTERED: This 26 day of May, 2016.


JESSE WHITE
Secretary of State
State of Illinois

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Attorney for the Secretary of State:

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DATE OF MAILING: This 26th day of May, 2016.

NOTICE: Failure to comply with the terms of this Order shall be a violation of Section 12.D of the Illinois Securities Law of 1953, as amended, 815 ILCS 5/1 *et seq.* Any person or entity who 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.

This is a Final Order subject to judicial 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. I, 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. Mailing of this Order to the Respondent or representative of record constitutes service of the Order.