

STATE OF MICHIGAN
DEPARTMENT OF LABOR AND ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE SERVICES
Before the Commissioner of Financial and Insurance Services

Office of Financial and Insurance Services
Petitioner

v

Financial Investment Timing Company, Inc.
CRD No. 114517

Clare William Willman
CRD No. 468679

Respondents

For the Petitioner:

William R. Peattie (P48004)
Office of Financial and Insurance
Services
P.O. Box 30220
Lansing, MI 48909-7720

Enforcement Case No. 04-2874
and
Enforcement Case No. 06-4280

For the Respondents:

Financial Investment Timing Company, Inc.
c/o Clare William Willman, President
P.O. Box 824
Iron Mountain, MI 49801

Clare William Willman
P.O. Box 824
Iron Mountain, MI 49801

Issued and entered
this 31st day of January 2007
by Linda A. Watters
Commissioner

FINAL DECISION

On November 28, 2006, Chief Deputy Commissioner Richard Lavolette issued an Order for Hearing and Order to Respond in this case. The Order for Hearing set forth detailed allegations that Respondents had violated provisions of the Michigan Uniform Securities Act (MCL 451.501, *et seq.*). The Order to Respond required Respondent to take one of the following actions within 21 days: agree to a resolution of the case, file an answer to the allegations stated in the complaint, request an adjournment, or file a statement that Respondents plan to attend the hearing. Respondent failed to take any of these actions.

On January 8, 2007, the Petitioner filed a Motion for Final Decision by Default. Given Respondents' failure to comply with the Order to Respond, Petitioner's motion is granted.

The factual allegations and conclusions of law stated in the complaint are adopted and made part of this Final Decision.

ORDER

It is ordered that:

1. The Respondents shall cease and desist from violating the Michigan Uniform Securities Act;
2. The Respondents' securities registrations are revoked; and
3. Respondents shall pay a civil fine of \$6,500.00.