

**Department of Insurance and Financial Services
Enforcement Actions
January - March 2014**

Name	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
247 Greenstreet Northway Corporation Northway Financial Corporation LTD	11893	Mortgage	Cease & Desist Order	3-21-14	MCL 493.2(1) Unlicensed Activity	Cease & Desist Order	3-25-14	Cease & Desist
Bayside Cash, LDC	11665	Deferred Presentment	Cease & Desist Order	3-14-13	MCL 493.13(3) Paying, deducting or compounding charges on loan in advance MCL 493.13(4) Charging a fee in excess of 5% of the principal	Cease & Desist Order	3-14-14	Cease & Desist
Bess, Irene	11912	Insurance	Cease & Desist Order	1-9-14	MCL 500.1201(a) Unlicensed Activity MCL 500.1208(a) Acting as an agent of an insurer without an appointment from the insurer	Cease & Desist Order	3-21-14	Cease & Desist
Bolhuis, Robert A.	11029	Securities	Notice of Opportunity to Show Compliance	10-15-10	MCL 451.501 Unregistered Sale of Securities	Consent Order	3-25-14	\$1500 Civil Penalty

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Bolhuis, Robert A.	11029	Insurance	Notice of Opportunity to Show Compliance	10-15-10	MCL 500.1239 Conduct unbecoming an agent	Consent Order	3-15-14	\$500 Civil Penalty
Buckeye Check Cashing of Michigan, Inc.	11788	Deferred Presentment	Notice of Opportunity to Show Compliance	8-1-13	MCL 487.2154(8) Failure to notify database provider that a transaction has been closed MCL 487.2153(2) Entering into a service contract with a customer who has an open transaction	Consent Order	2-21-14	\$2,600 Civil Penalty
Budget Advance LLC	11823	Deferred Presentment	Notice of Opportunity to Show Compliance	10-21-13	MCL 487.2154(1)(b) Failure to verify outstanding deferred presentment service transaction	Consent Order	3-14-14	Revoke License
Carnaghi, James	11911	Insurance	Order of Summary Suspension	12-3-14	MCL 500.1239 Misconduct of an Agent	Final Order	3-28-14	Revoke License
D and D Marketing Corp.	11529	Credit Union	Cease & Desist Order	4-30-12	MCL 490.301 Illegally using the term credit union to represent business	Cease & Desist	1-14-14	Cease & Desist Order

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D and D Marketing Corp.	11508	Credit Union	Cease & Desist Order	3-29-12	MCL 490.301 Illegally using the term credit union to represent business MCL 490.104 Misrepresentation	Consent Order	3-11-14	Cease & Desist Order
Dobbins, Daniel Pierce Glen Dobbins Agency	11641	Insurance	Proposed Consent Order	2-7-14	MCL 500.1239 Misconduct of Business	Consent Order	2-24-14	\$1,500 Civil Penalty
Katco, L.L.C.	11770	Deferred Presentment	Notice of Opportunity to Show Compliance	7-2-13	MCL 487.2154(8) Failure to notify database provider that a transaction has been closed	Consent Order	3-28-14	\$4,500 Civil Penalty
Olgren, Martin R., Jr.	11792	Insurance	Notice of Opportunity to Show Compliance	11-14-13	MCL 500.1239 Misconduct of an Agent	Final Decision	3-28-14	Revoke License
Piton, Inc.	11826	Mortgage	Proposed Consent Order	11-21-13	MCL 445.1652 Unlicensed Activity	Consent Order	1-31-14	\$1,000 Civil Penalty
Qualls, Melissa	11810	Insurance	Proposed Consent Order	11-4-13	MCL 500.1239 Misconduct of an Agent	Final Decision	3-13-14	Revoke License
Truscott, Amy	11767	Insurance	Notice of Opportunity to Show Compliance	5-22-13	MCL 500.1239 Misconduct of Business MCL 500.1207 Fiduciary Violation	Final Decision	1-21-14	Revoke License

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Van Gilder, Michael	11843	Insurance	Notice of Opportunity to Show Compliance	11-26-13	MCL 500.1239 Unlawful Behavior of an Agent	Consent Order	2-27-14	Revoke License
White, Rickey	11924	Mortgage	Order of Prohibition	2-10-14	MCL 445.1668a(8) Violations of the MBLSLA	Order of Prohibition	2-10-14	Prohibition