

**STATE OF MICHIGAN
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES**

Before the Director of the Department of Insurance and Financial Services

In the matter of:

Bilal Ali Hamie aka Bill Hamie
NMLS No. 190202,

Enforcement Case No. 16-12928

Applicant.

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this 2nd day of August, 2016
by Rhonda J. Fossitt,
Senior Deputy Director

FINAL ORDER OF DENIAL
OF MORTGAGE LOAN ORIGINATOR LICENSE APPLICATION

1. The Director of the Department of Insurance and Financial Services (DIFS) regulates and licenses Mortgage Loan Originators in Michigan pursuant to the Mortgage Loan Originator Licensing Act, 2009 P.A. 75, as amended, MCL 493.131 *et seq.* (the Act).
2. Section 25(1)(b) of the Act provides the Director with the authority to deny an application for a mortgage loan originator license, if the applicant withholds information in an application for a license. MCL 493.155(1)(b).
3. Section 9(1)(d) of the Act prohibits the Director from issuing a license unless the Director finds that, “[t]he applicant has demonstrated financial responsibility, character, and general fitness that commands the confidence of the community and warrants a determination that the mortgage loan originator will operate honestly, fairly, and efficiently within the purposes of this act.” MCL 493.139(1)(d).
4. Section 33(1)(a) of the Act empowers the Director to investigate an applicant for licensing to determine compliance with the Act. MCL 493.163(1)(a).
5. On April 19, 2016, the Senior Deputy Director issued an Order of Denial of Mortgage Loan Originator License Application (Order). The Order contained allegations that Applicant violated various sections of the Act.
6. On April 20, 2016, the Order was mailed to Applicant via First Class Mail to his address of record. The Order was also emailed to Applicant at his email address of record.

7. The Order advised Applicant of his opportunity to appeal the Order to Circuit Court.
8. Applicant failed to timely exercise his appeal rights. Therefore the Order is **Final**.

**DEPARTMENT OF INSURANCE
AND FINANCIAL SERVICES**


Rhonda J. Fossitt
Senior Deputy Director

Dated: Aug 2, 2016