

STATE OF MICHIGAN  
DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS  
OFFICE OF FINANCIAL AND INSURANCE REGULATION

**Before the Commissioner of the Office of Financial and Insurance Regulation**

In the matter of:

**Vortex Debt Group, Inc.**  
**www.vortexdebtgroup.com**

**Enforcement Case No. 13-11703**

Respondent.  
\_\_\_\_\_ /

Issued and entered,  
this 11th day of March, 2013  
by Stephen R. Hilker  
Senior Deputy Commissioner

**ORDER TO CEASE AND DESIST**

**FINDINGS OF FACT and CONCLUSIONS OF LAW**

1. The Michigan Debt Management Act (Act), PA 148 of 1975, MCL 451.411 *et seq.*, provides that the Office of Financial and Insurance Regulation (OFIR) may, when it appears to OFIR that the Act has or is about to be violated, require the person to file a statement in writing as to all the facts and circumstances concerning the subject matter believed to be in the public interest to investigate and may investigate those facts. MCL 451.433(1).
2. OFIR may require any person to file a statement as to all the facts and circumstances concerning a matter to be investigated under the Act. MCL 451.433(3)(b).
3. OFIR received a consumer complaint alleging that Respondent was engaged in the business of debt management in the State of Michigan.
4. OFIR determined that Respondent was not licensed under the Act.
5. OFIR attempted to investigate whether or not Respondent was engaged in the business of debt management without the requisite license, a matter OFIR determined to be in the public interest.
6. In 2011, OFIR sent correspondence to Respondent's current address of record. The correspondence was received.

7. On January 30, 2012, OFIR sent a letter to Respondent's address of record requiring Respondent to provide a detailed response to the consumer complaint, to provide copies of contracts, and to provide a written statement describing its business practices conducted in the State of Michigan. Respondent failed or refused to provide a statement or any response.
8. On August 23, 2012, OFIR sent a letter to Respondent requiring it to provide all contracts and agreements relating to the complaint and to provide contracts between Respondent and Global Client Solutions. Respondent failed or refused to provide a statement or any response.
9. Section 23 of the Act provides, "Failure to file the statement with all required information within 15 days after receipt of a departmental letter requesting it shall be the basis for issuance of a cease and desist order." MCL 451.433(3)(b).

NOW, THEREFORE, it is hereby **ORDERED**:

- A. Respondent shall **Cease and Desist** from engaging in the business of debt management in violation of the Michigan Debt Management Act, MCL 451.411 *et seq.*
- B. Respondent, through its website [www.vortexdebtgroup.com](http://www.vortexdebtgroup.com), shall **Cease and Desist** from engaging in the business of debt management in violation of the Michigan Debt Management Act, MCL 451.411 *et seq.*
- C. This Order to Cease and Desist shall become effective at the date and time specified above and remain effective and enforceable unless terminated or set aside by a subsequent order of the Commissioner.

By:   
Stephen R. Hilker  
Senior Deputy Commissioner