

**STATE OF MICHIGAN**  
**DEPARTMENT OF LABOR AND ECONOMIC GROWTH**  
**OFFICE OF FINANCIAL AND INSURANCE REGULATION**  
**Before the Commissioner of Financial and Insurance Regulation**

**Office of Financial and Insurance  
Regulation,  
Petitioner**

**v**

**Nina Brown,  
Respondent**

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**Enforcement Case No. 07-673-MB**

**Docket No. 2007-1101**

**For the Petitioner:**

**James Westrin  
Office of Financial & Insurance Services  
P.O. Box 30220  
Lansing, MI 48909-7720**

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**For the Respondent:**

**Nina Brown  
298 Madeleine Lane  
Waterford, MI 48328**

**Issued and entered  
this 20th day of June 2008  
by Ken Ross  
Commissioner**

**FINAL DECISION**

On December 4, 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 Nina Brown (“Respondent”) had violated provisions of the Mortgage Brokers, Lenders, and Servicers Licensing Act (MCL 445.1651, *et seq.*). A hearing was convened on March 19, 2008.

Respondent did not appear for hearing. The hearing proceeded and the ALJ granted the Petitioner’s motion for default.

The ALJ issued his Proposal for Decision (“PFD”) on April 15, 2008. The findings of fact and conclusions of law set forth in the PFD are adopted and made part of this Final Decision.

**ORDER**

In accordance with section 18a of the Mortgage Brokers, Lenders, and Servicers Licensing Act (MCL 445.1668a) it is ordered that the Respondent is prohibited from being employed by, an agent of, or control person of a licensee or registrant under the Mortgage Brokers, Lenders, and Servicers Licensing Act or a licensee or registrant under a financial licensing act.