

**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

**Joseph P. Callahan,**  
**Respondent**

**Enforcement Case No. 08-5535**

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**For the Petitioner:**

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

**For the Respondent:**

**Joseph Callahan**  
**100 W. Michigan Ave., Suite 102**  
**Saline, MI 48176**

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

**FINAL DECISION**

On April 16, 2008, Chief Deputy Commissioner Frances K. Wallace issued an Order for Hearing and Order to Respond in this case. 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 Respondent plans to attend the hearing. Respondent failed to take any of these actions.

On May 12, 2008, the Petitioner filed a Motion for Final Decision by Default. Given Respondent's 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**

Therefore, it is ordered that the refusal to issue an insurance producer's license to the  
Petitioner is upheld.