

State of Michigan  
 Department of Energy, Labor and Economic Growth  
 Office of Financial and Insurance Regulation

Enforcement Action  
 October - December 2010

Name	Enforcement Case No.	Type of License or Registration	Date of Action	Action Taken	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
360 Training.com	5646	Insurance	3-13-10	Proposed Settlement Agreement	MCL 500.1204(c) Failure to Meet Licensing Requirements	Settlement Agreement	12-16-10	\$5,000 Civil Penalty
Advantage Cash Advance I, LLC	7379	Deferred Presentment	10-15-09	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	12-9-10	\$3,200 Civil Penalty
ACA 7, LLC	7783	Deferred Presentment	6-21-10	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	12-9-10	\$700 Civil Penalty
American Creditors Life Insurance	6371	Insurance	8-8-08	Notice of Opportunity to Show Compliance	MCL 500.2201 Failure to Respond to Survey	Consent Order	11-30-10	\$1,000 Civil Penalty
American Creditors Life Insurance	6549	Insurance	8-8-08	Notice of Opportunity to Show Compliance	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-10	\$1,000 Civil Penalty
Andersen, Robert N. Andersen Insurance Agency, Inc.	7660	Insurance	6-18-10	Notice of Opportunity to Show Compliance	MCL 500.249(a) Failure to Respond	Other	12-6-10	Voluntarily Surrender License

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Baker, Jay	8593	Mortgage	10-18-10	Proposed Settlement Agreement	MCL 445.1652(a) Unlicensed Activity	Settlement Agreement	10-19-10	\$250 Civil Penalty
Barden-Sackowitz, Rodnina	8270	Mortgage	9-24-10	Cease & Desist	MCL 445.1652(a) Unlicensed Activity	Cease & Desist Order	11-22-10	\$500 Civil Penalty Cease & Desist
Belcher, Linda K.	7520	Insurance	1-21-10	Notice of Opportunity to Show Compliance	MCL 500.1239 Unlawful Behavior of an Agent	Final Decision	12-7-10	Revoke License
Blalock, John	10942	Mortgage	10-29-10	Order of Prohibition	MCL 445.1668(8) Violations of the MBLSLA	Prohibition	11-3-10	Prohibition
Bond, Marla	7381	Insurance	9-1-09	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct Unbecoming an Agent	Final Decision	12-13-10	Revoke License
Borden, Edward	8596	Mortgage	9-24-10	Cease & Desist	MCL 445.1652(a) Unlicensed Activity	Cease & Desist Order	11-8-10	\$500 Civil Penalty Cease & Desist

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Bye, Charles L., Jr. Bye Insurance & Financial Services, Inc. Bye Financial Group	7559	Insurance	7-29-10	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business	Consent Order	12-8-10	\$7,500 Civil Penalty
Cash Now, A Louisiana Held Company	7791	Deferred Presentment	6-22-10	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	12-9-10	\$4,600 Civil Penalty
CCO Michigan, Inc.	8811	Deferred Presentment	8-3-10	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	12-16-10	\$1,000 Civil Penalty
Charles Morgan and Associates, Inc.	8254	Mortgage	9-15-10	Notice of Intent to Revoke	MCL 445.1652(a) Unlicensed Activity	Final Order	11-3-10	Revoke License
Check Into Cash of Michigan, LLC	7565	Deferred Presentment	2-17-10	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	12-16-10	\$3,000 Civil Penalty
City Mortgage Services Corp.	7114	Mortgage	12-30-09	Notice of Intent to Revoke	MCL 445.1671 Failure to Maintain Books MCL 445.1672 Misconduct of Business	Final Order	11-8-10	Revoke License

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Demitto, Betsy	7671	Insurance	6-18-10	Notice of Opportunity to Show Compliance	MCL 500.249(a) Failure to Respond	Other	12-6-10	Voluntarily Surrender License
Douglas, Rosa L.	5697	Insurance	10-31-08	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business	Final Order	10-26-10	Revoke License
Eastman, Laura	8597	Mortgage	9-24-10	Cease & Desist	MCL 445.1652(a) Unlicensed Activity	Final Order	11-8-10	\$500 Civil Penalty Revoke License
EMC Mortgage Corporation	7766	Mortgage	6-17-10	Notice of Opportunity to Show Compliance	MCL 445.1672 Misconduct of Business	Conciliation Agreement	12-6-10	\$500 Civil Penalty
Epix Funding Group, Inc.	8257	Mortgage	9-24-10	Notice of Intent to Revoke	MCL 445.1652(a) Unlicensed Activity	Final Order	11-8-10	\$1,000 Civil Penalty Revoke License
Express Payday Advance and Check Cashing, Inc.	7399	Deferred Presentment	11-9-09	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility MCL 487.2152 Failure to document service transaction	Consent Order	10-28-10	\$2,000 Civil Penalty

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Fastrack Financial, LLC	7589	Mortgage	2-26-10	Notice of Intent to Revoke	MCL 445.1652(a) Unlicensed Activity	Consent Order	11-17-10	\$1,000 Civil Penalty Revoke License
Fawaz, Sarah Metro-West Title Agency Guthrie, Robert	7769	Insurance	6-9-10	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct by an agent	Final Decision	12-20-10	Revoke License
Freedom Debt Management	10970	Debt Management	12-9-10	Cease & Desist	MCL 451.414 Unlawful Practices	Cease & Desist Order	12-9-10	Cease & Desist
Friedman, James	8276	Mortgage	9-24-10	Cease & Desist	MCL 445.1652(a) Unlicensed Activity	Final Order	11-8-10	\$500 Civil Penalty Revoke License
Griffin, Donnie W.	7682	Insurance	6-18-10	Notice of Opportunity to Show Compliance	MCL 500.249(a) Failure to Respond	Other	12-6-10	Voluntarily Surrender License
Griffin, Frances J.	7683	Insurance	6-18-10	Notice of Opportunity to Show Compliance	MCL 500.249(a) Failure to Respond	Other	12-6-10	Voluntarily Surrender License

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Guess, Norman	8277	Mortgage	9-24-10	Cease & Desist	MCL 445.1652(a) Unlicensed Activity	Final Order	11-18-10	\$500 Civil Penalty Cease & Desist
Heppard, Nicholas	8278	Mortgage	9-24-10	Cease & Desist	MCL 445.1652(a) Unlicensed Activity	Cease & Desist Order	10-25-10	\$500 Civil Penalty Cease & Desist
Hewitt Associates, LLC	7849	Insurance	10-7-10	Notice of Opportunity to Show Compliance	MCL 500.249(a) Failure to Respond	Settlement Agreement	11-30-10	\$500 Civil Penalty
Hildreth, Millard F., Jr. Millard Hildreth & Associates	7386	Insurance	11-30-09	Notice of Opportunity to Show Compliance	MCL 500.1207 Fiduciary Violation MCL 500.1239 Misconduct of Business	Final Decision	12-7-10	\$10,000 Civil Penalty \$1,928 Restitutions Revoke License
Hoppens, Germaine Hoppens, Steven P. Henrikson Agency Hoppens, Inc.	7537	Insurance	11-9-09	Notice of Opportunity to Show Compliance	MCL 500.1207 Fiduciary Violation MCL 500.1239 Misconduct of Business	Cease & Desist Order	10-22-10	Cease & Desist
Ishaq, Issa O.	5272	Securities	3-1-09	Notice of Hearing	MCL 451.501 Unregistered Sale of Securities	Compliance Undertaking and Resolution	12-14-10	\$1,000 Civil Penalty

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Jewell, David B.	7480	Insurance	6-9-10	Notice of Opportunity to Show Compliance	MCL 500.249(a) Failure to Respond MCL 500.2005(a) Misrepresentation	Consent Order	12-28-10	\$250 Civil Penalty
Kennedy Mortgage, Inc.	11064	Mortgage	11-15-10	Proposed Consent Order	MCL 445.1672 Misconduct of Business MCL 445.1671 Failure to Maintain Books	Consent Order	12-17-10	Revoke License
Kingsley, Steven	8281	Mortgage	9-24-10	Cease & Desist Order	MCL 445.1652(a) Unlicensed Activity	Final Order	11-8-10	\$500 Civil Penalty Cease & Desist
Kodlowski, Mark A. Reputable Agency, Inc.	7147	Insurance	4-20-09	Notice of Opportunity to Show Compliance	MCL 500.1207 Fiduciary Violation	Consent Order	10-1-10	\$1,500 Civil Penalty
Kuczaj, Steven T.	7789	Insurance	7-30-10	Cease & Desist Order	MCL 500.1207 Fiduciary Violation MCL 500.1239 Misconduct of Business	Cease & Desist Order	10-1-10	Cease & Desist
Lequire, Dwayne C. Patriot Insurance Agency	11109	Insurance	11-17-10	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business	Consent Order	12-7-10	Revoke License

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Licavoli, James D. Bay County Abstract, Inc.	5372	Insurance	4-22-08	Notice of Opportunity to Show Compliance	MCL 500.1207 Fiduciary Violation MCL 500.1239 Misconduct of Business	Consent Order	10-27-10	Revoke License
Loan Masters, Inc.	6903	Mortgage	10-30-08	Notice of Opportunity to Show Compliance	MCL 445.1672 Misconduct of Business MCL 445.1657 Failure to Renew License	Final Order of Refusal to Renew	12-14-10	Voluntarily Surrender License
M CO 1, LLC	8812	Deferred Presentment	8-12-10	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	12-9-10	\$1,500 Civil Penalty
Madison, Nathan	11097	Mortgage	12-7-10	Order of Prohibition	MCL 445.1668(8) Violations of the MBLSLA	Prohibition	12-22-10	Prohibition
Mason, Jesse F.	9184	Insurance	8-25-10	Notice of Opportunity to Show Compliance	MCL 500.1239 Unlawful Behavior of an Agent	Consent Order	12-9-10	Revoke License
McDonald, Kelly	11111	Insurance	11-17-10	Notice of Opportunity to Show Compliance	MCL 500.1239 Unlawful Behavior of an Agent	Consent Order	12-6-10	\$500 Civil Penalty Revoke License

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Miles, Jeffrey T.	7570	Insurance	4-26-10	Notice of Opportunity to Show Compliance	MCL 500.249(a) Failure to Respond	Consent Order	10-29-10	\$250 Civil Penalty
Morfe, Eric	8282	Mortgage	9-24-10	Cease & Desist Order	MCL 445.1652(a) Unlicensed Activity	Cease & Desist Order	11-9-10	\$500 Civil Penalty Cease & Desist
Morris, Beth	8283	Mortgage	9-24-10	Cease & Desist Order	MCL 445.1652(a) Unlicensed Activity	Cease & Desist Order	11-8-10	\$500 Civil Penalty Cease & Desist
Newman, Gregg W.	7710	Insurance	6-18-10	Notice of Opportunity to Show Compliance	MCL 500.249(a) Failure to Respond	Other	10-29-10	Voluntarily Surrender License
Nor-Mar Agency, Inc.	7762	Insurance	6-15-10	Notice of Opportunity to Show Compliance	MCL 500.1239 Unlawful behavior of an agent	Consent Order	10-27-10	Revoke License
Parks, John S.	7712	Insurance	6-18-10	Notice of Opportunity to Show Compliance	MCL 500.249(a) Failure to Respond	Other	12-6-10	Voluntarily Surrender License
Peck, Sandra L. Advantage Title & Escrow Agency, Inc.	7544	Insurance	2-1-10	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business	Final Decision	10-26-10	Revoke License

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Pinewood Mortgage of Michigan, Inc.	8261	Mortgage	9-15-10	Notice of Intent to Revoke	MCL 445.1652(a) Unlicensed Activity	Final Order	11-3-10	Probation
Pionk, Scott D. Rice, William E. Select Financial Group	7562	Securities	4-8-10	Cease & Desist Order	MCL 451.501 Unregistered Sale of Securities	Final Decision	11-23-10	Cease & Desist Revoke License
Porter, Kimberly Anne	8489	Mortgage	9-24-10	Cease & Desist Order	MCL 445.1652(a) Unlicensed Activity	Cease & Desist Order	11-18-10	\$500 Civil Penalty Cease & Desist Order
Priority Health	10607	Insurance	10-13-10	Notice of Opportunity to Show Compliance	MCL 500.3529(6) Failure to submit to commissioner for approval standard contract formats proposed for use	Consent Order	11-18-10	\$500 Civil Penalty
Ready Cash L.L.C.	7499	Deferred Presentment	10-29-09	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	12-9-10	\$3,000 Civil Penalty
Saad, Donna	8490	Mortgage	9-24-10	Cease & Desist Order	MCL 445.1652(a) Unlicensed Activity	Cease & Desist Order	11-8-10	\$500 Civil Penalty Cease & Desist

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Salah, Michael F.	5430	Insurance	10-31-07	Notice of Opportunity to Show Compliance	MCL 500.1239 Unlawful Behavior of an Agent	Final Decision	12-14-10	Revoke License
Select Financial Group	7562	Securities	4-8-10	Cease & Desist Order	MCL 451.501 Unregistered Sale of Securities	Cease & Desist Order	12-13-10	Cease & Desist
Smith, Christopher M. E.	7727	Insurance	6-18-10	Notice of Opportunity to Show Compliance	MCL 500.249(a) Failure to Respond	Other	12-6-10	Voluntarily Surrender License
Smith, Robert	10937	Mortgage	11-1-10	Cease & Desist Order	MCL 445.1652(a) Unlicensed Activity	Cease & Desist Order	12-13-10	\$250 Civil Penalty
Smither, Cynthia D.	7730	Insurance	6-18-10	Notice of Opportunity to Show Compliance	MCL 500.249(a) Failure to Respond	Other	12-6-10	Voluntarily Surrender License
Smoot, Brian L.	7731	Insurance	6-18-10	Notice of Opportunity to Show Compliance	MCL 500.249(a) Failure to Respond	Other	12-6-10	Voluntarily Surrender License

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Storm, Robert	8491	Mortgage	9-24-10	Cease & Desist Order	MCL 445.1652(a) Unlicensed Activity	Cease & Desist Order	11-8-10	\$500 Civil Penalty Cease & Desist
Total Tobacco of Wayne, Inc.	10183	Deferred Presentment	10-4-10	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	12-6-10	\$1,500 Civil Penalty
Universal P.D.L., Inc.	7582	Deferred Presentment	2-17-10	Notice of Opportunity to Show Compliance	MCL 487.2131 Unlicensed Activity	Final Decision	10-26-10	Revoke License
Universal P.D.L., Inc.	7580	Deferred Presentment	2-17-10	Notice of Opportunity to Show Compliance	MCL 487.2131 Unlicensed Activity	Final Decision	10-26-10	Revoke License
Wagner, Michael  Wagner, Elizabeth Ann	8267	Mortgage	9-15-10	Notice of Intent to Revoke	MCL 445.1652(a) Unlicensed Activity	Settlement Agreement	10-14-10	\$250 Civil Penalty  Voluntarily Surrender License
Williams, Jeffrey A.	5589	Insurance	3-19-08	Notice of Opportunity to Show Compliance	MCL 500.1205 Failure to Meet Licensing Requirements	Final Decision	12-14-10	Revoke License

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Zehnder, Martin H.  Nor-Mar Agency, Inc.	7762	Insurance	6-15-10	Cease & Desist Order	MCL 500.1239 Unlawful Behavior of an Agent	Cease & Desist Order	10-27-10	Cease & Desist  Revoke License
Zein, Hassan	9533	Mortgage	10-29-10	Order of Prohibition	MCL 445.1668(8) Violations of the MBLSLA	Prohibition	11-3-10	Prohibition