

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

**Revised
Enforcement Actions
January – March 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
ACSO of Michigan, Inc.	5494	Deferred Presentment	5-5-08	Notice of Opportunity to Show Compliance	MCL 487.2155 Misconduct of Business	Consent Order	1-15-10	\$23,300 Civil Penalty
Add Holdings, LLC	5562	Deferred Presentment	9-3-08	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility MCL 487.2132 Failure to maintain net worth	Final Decision	3-18-10	Revoke License
American Consumers Insurance	7339	Insurance	7-2-09	Cease & Desist	MCL 500.1201 Unlicensed Activity	Cease & Desist Order	3-22-10	Cease & Desist
Approved Cash Advance Centers (Michigan) LLC	7134	Deferred Presentment	4-16-09	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customers eligibility	Consent Order	3-8-10	\$18,100 Civil Penalty
August, Todd	7590	Consumer Finance	2-19-10	Order of Prohibition	MCL 445.1668(8) Violations of the MBLSLA	Prohibition	2-22-10	Prohibition

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Behavioral Health Professionals, Inc.	7154	Insurance	12-16-09	Notice of Opportunity to Show Compliance	MCL 550.936(1) Failure to File Report	Consent Order	1-20-10	\$250 Civil Penalty
Benefit Plan Admin. Of Michigan, Inc.	7155	Insurance	12-16-09	Notice of Opportunity to Show Compliance	MCL 550.936(1) Failure to File Report	Consent Order	3-11-10	\$500 Civil Penalty
Bennett-Hoedeman Kellie A.	7347	Insurance	8-19-09	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct Unbecoming an Agent	Final Decision	2-8-10	Revoke License
Bradley, Byron	7083	Insurance	4-16-09	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct Unbecoming an Agent	Final Decision	3-4-10	Revoke License
Brito, Ronald Get Moni.Com	7485	Securities	11-6-09	Cease & Desist Order	MCL 451.501 Unregistered Sale of Securities	Cease & Desist Order	2-2-10	Cease & Desist Order
Buckeye Check Cashing of Michigan, Inc.	7333	Deferred Presentment	9-23-09	Notice of Opportunity to Show Compliance	MCL 487.2155 Misconduct of Business	Consent Order	1-15-10	\$1,400 Civil Penalty

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CAM Administration	7156	Insurance	12-16-09	Notice of Opportunity to Show Compliance	MCL 500.936 Failure to File Report	Consent Order	3-8-10	\$500 Civil Penalty
Capita Management Group	7571	Consumer Finance	3-19-09	Cease & Desist	MCL 445.1651 Unlicensed Activity	Cease & Desist Order	2-10-10	Cease & Desist
Cash Advance USA	7006	Deferred Presentment	3-6-09	Proposed Settlement Agreement	MCL 487.2154 Failure to verify a customers eligibility	Consent Order	2-24-10	\$4,500 Civil Penalty
Central Clearing Co./Cash Now Partners, Limited Partnership	7378	Deferred Presentment	9-1-09	Notice of Opportunity to Show Compliance	MCL 487.2155 Misconduct of Business	Consent Order	3-10-10	\$7,500 Civil Penalty
Check & Cash USA	7494	Deferred Presentment	11-19-09	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customers eligibility	Consent Order	3-8-09	\$1,800 Civil Penalty
Check Into Cash of Michigan, LLC	7092	Deferred Presentment	2-4-09	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customers eligibility	Consent Order	2-2-10	\$1,000 Civil Penalty

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Citigroup Global Markets, Inc.	7533	Securities	4-8-09	Administrative Consent Order	MCL 451.501 Unregistered Sale of Securities	Consent Order	2-19-10	\$1,550,797.72 to the State of Michigan General Fund \$172,310.86 to the Michigan Investor Protection Trust Fund
Clark, Jonathan W.	5579	Insurance	9-24-09	Notice of Opportunity to Show Compliance	MCL 500.1205 Failure to Disclose	Final Decision	9-9-08	Revoke License
Communal Credit Union	7584	Credit Union	4-10-09	Cease & Desist	MCL 490.101 Unlicensed Activity	Cease & Desist Order	2-19-10	Cease & Desist
Core States Management, Inc.	7382	Insurance	8-4-09	Cease & Desist	MCL 500.1920 Unauthorized Surplus Lines Insurer	Cease & Desist Order	3-24-10	Cease & Desist
Desruisseaux, Jeannette	7396	Insurance	10-14-09	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct unbecoming an agent	Final Decision	3-4-10	Revoke License
Donrich, Inc.	7377	Deferred Presentment	10-29-09	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customers eligibility	Consent Order	1-15-10	\$1,200 Civil Penalty

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Equity One, Inc.	6941	Consumer Finance	10-21-08	Notice of Opportunity to Show Compliance	MCL 445.1672 Failure to Respond	Final Decision	3-29-10	Revoke License
EZ Cash 2 Inc.	7372	Deferred Presentment	9-1-09	Notice of Opportunity to Show Compliance	MCL 487.2157 Misconduct of Business	Consent Order	1-15-10	\$1,400 Civil Penalty
FCFS MI, Inc.	7300	Deferred Presentment	8-17-09	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	3-31-10	\$500 Civil Penalty
Feala, Nathaniel J.	7185	Insurance	6-8-09	Order of Summary Suspension	MCL 500.4503 Fraudulent Insurance Acts	Final Order	3-22-10	Revoke License
Firstar Credit Union a/k/a Firstar Lending Services	7583	Credit Union	4-7-09	Cease & Desist	MCL 490.101 Unlicensed Activity	Cease & Desist Order	2-10-10	Cease & Desist
Geise, Beth	7179	Insurance	4-22-09	Notice of Opportunity to Show Compliance	MCL 500.1247 Failure to File Report MCL 500.1239 Conduct unbecoming an Agent	Final Decision	2-18-10	Revoke License

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Gerami-Dahi, Nima	7457	Consumer Finance	9-18-09	Notice of Opportunity to Show Compliance	MCL 445.1672 Failure to pay invoice	Final Decision	3-5-10	Revoke License
Gondeck, Brian	7588	Consumer Finance	2-23-10	Prohibition	MCL 445.1668(8) Violations of the MBLSLA	Order of Prohibition	2-26-10	Prohibition
Grace International Lending, LLC	5634	Consumer Finance	5-13-09	Notice of Intent to Revoke License	MCL 445.1652 Misconduct of Business	Final Order	3-10-10	\$11,500 Civil Penalty Revoke License
Grace, James D. Financial One Insurance Agency	7088	Insurance	4-14-09	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business MCL 500.1207 Fiduciary Violation	Consent Order	3-3-10	Revoke License
Great Lakes Specialty Finance, Inc.	7124	Deferred Presentment	3-6-09	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business MCL 487.2154 Failure to close transaction	Consent Order	3-19-10	\$1,600 Civil Penalty
Great Lakes Specialty Finance, Inc.	7552	Deferred Presentment	2-10-10	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to close transaction	Consent Order	3-31-10	\$1,500 Civil Penalty

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Hayes, Seaesther	5621	Consumer Finance	7-8-08	Notice of Intent to Prohibit	MCL 445.1668(8) Violations of the MBLSLA	Order of Prohibition	2-19-10	Prohibition
Helmer, Scott Helmer Risk Management LLC	7488	Insurance	11-9-09	Administrative Complaint	MCL 500.1239 Misconduct of Business MCL 500.1207 Fiduciary Violation	Final Decision	2-8-10	Revoke Licenses
Home Mortgage Source, L.L.C. (The)	7417	Consumer Finance	9-22-09	Notice of Intent to Revoke	MCL 445.1671 Failure to file report	Final Decision	3-5-10	Revoke License
ICR Group Inc., (The)	7054	Consumer Finance	11-18-09	Notice of Intent to Revoke	MCL 445.1671 Failure to file report	Final Decision	1-19-10	Revoke License
Insurance Benefit Solutions Agency	7500	Insurance	11-13-09	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of business	Consent Order	3-22-10	Revoke License \$500 Civil Penalty
Kay, Michael	3168	Insurance	11-7-06	Notice of Opportunity to Show Compliance	MCL 500.2005 Misrepresentation MCL 500.2007 Unfair methods of competition MCL 500.1207 Fiduciary Violation	Consent Order	3-18-10	\$1,000 Civil Penalty

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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
Kenneth & Doyle Financial	7557	Consumer Finance	2-2-10	Cease & Desist Order	MCL 445.1651 Unlicensed Activity	Final Order	3-12-10	Cease & Desist
King, Tyesse M.	7101	Insurance	10-15-09	Notice of Opportunity to Show Compliance	MCL 500.1247 Failure to Report MCL 500.1239 Misconduct of business	Final Decision	2-2-10	Revoke License
MacFarland, Andrew	5685	Insurance	11-3-08	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business	Final Decision	1-4-10	Revoke License
McRae, Antwan	5201	Prohibition	7-19-07	Prohibition	MCL 445.1668(8) Violations of the MBLSLA	Order of Prohibition	1-21-10	Prohibition
Mecham, Allen P.	6950	Securities	3-4-09	Complaint	MCL 451.604 Misconduct of Business	Consent Order	1-15-10	Suspend License
Milner, Alethia A.	7538	Insurance	1-15-10	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business MCL 500.1207 Fiduciary Violation	Consent Order	2-22-10	Revoke License

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Missitti, John	7485	Securities	11-6-09	Cease & Desist Order	MCL 451.501 Unregistered Sale of Securities	Cease & Desist Order	2-2-10	Cease & Desist
Moore, Stephen	7545	Consumer Finance	1-21-10	Order of Prohibition	MCL 445.1668(8) Violations of the MBLSLA	Prohibition	1-22-10	Prohibition
Morgan Stanley & Co., Inc.	7561	Securities	2-2-10	Administrative Consent Order	MCL 451.501 Unregistered Sale of Securities	Consent Order	2-2-10	\$367,508.22 to the State of Michigan General Fund and \$40,834.25 to the Michigan Investor Protection Fund
Nationwide Investment Services Corp.	7056	Consumer Finance	9-17-09	Notice of Intent to Revoke	MCL 445.1655 Failure to maintain net worth MCL 445.1671 Failure to maintain books	Final Order	3-2-10	Revoke License
Nicole Financial L.L.C.	5811	Consumer Finance	2-3-10	Notice of Intent to Revoke	MCL 445.1672 Misconduct of Business	Final Order	3-11-10	\$14,500 Civil Penalty Revoke License
Novus Centuriaae	7382	Insurance	8-4-09	Cease & Desist	MCL 500.1920 Unauthorized Surplus Lines Insurer	Cease & Desist Order	3-24-10	Cease & Desist

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OmniCare Health Plan, Inc.	7569	Insurance	2-19-10	Notice of Opportunity to Show Compliance	MCL 500.3529 Failure to meet licensing requirements	Consent Order	3-29-10	\$1,000 Civil Penalty
Pacific Wholesale Mortgage, Inc.	7434	Consumer Finance	10-16-09	Notice of Intent to Revoke	MCL 445.1671 Failure to file report	Final Decision	3-5-10	Revoke License
Pasquali, Dawn M. Title Express Agency,	7128	Insurance	4-20-09	Notice of Opportunity to Show Compliance	MCL 500.1239 Unlawful Practices	Consent Order	3-19-10	Revoke License
Professional Benefits Services, Inc.	7158	Insurance	12-16-09	Notice of Opportunity to Show Compliance	MCL 550.936 Failure to file report	Consent Order	3-11-10	\$500 Civil Penalty
Prosper Marketplace, Inc.	6961	Securities	6-25-09	Administrative Consent Order	MCL 451.501 Unregistered Sale of Securities	Consent Order	1-29-10	\$18,414.90 to the State of Michigan General Fund and \$20,461 to the Michigan Investor Protection Fund
PTF Financial Corporation	7436	Consumer Finance	12-10-09	Notice of Intent to Revoke	MCL 445.1671 Failure to file report	Final Decision	3-5-10	Revoke License

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Quick Cash and More, LLC	7550	Deferred Presentment	2-10-10	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	3-22-10	\$1,500 Civil Penalty
RBC Capital Markets Corporation	7535	Securities	11-10-09	Administrative Consent Order	MCL 451.501 Unregistered Sale of Securities	Consent Order	2-19-10	\$53,846.69 to the State of Michigan General Fund and \$5,982.96 to the Michigan Investor Protection Fund
Real Benefits Assoc.	7339	Insurance	7-2-09	Cease & Desist Order	MCL 500.1201 Unlicensed Activity	Cease & Desist Order	3-22-10	Cease & Desist
Renner, Charles	7529	Insurance	2-5-10	Proposed Consent Order	MCL 500.1239 Misconduct of Business	Consent Order	3-3-10	Revoke License \$5,000 Restitutions
Royal Mortgage, Inc.	5175	Consumer Finance	6-8-09	Notice of Intent to Revoke	MCL 445.1652 Misconduct of Business MCL 445.1655 Failure to maintain minimum net worth	Consent Order	3-23-10	\$3,000 Civil Penalty
Sanada, Edward R.	7373	Insurance	7-22-09	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business	Final Decision	2-18-10	Revoke License

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Scott, Melinda	7476	Insurance	9-30-09	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business	Final Decision	1-25-10	Revoke License
Star First, LLC	7045	Consumer Finance	7-10-09	Notice of Intent to Revoke	MCL 445.1671 Failure to file report	Final Order	1-19-10	Revoke License
Stekel, Jill M.	7185	Insurance	6-8-09	Order of Summary Suspension	MCL 500.1207 Fiduciary Violation	Final Order	3-24-10	Revoke License
Steve's Check Casher, Inc.	5437	Deferred Presentment	10-22-09	Notice of Hearing	MCL 487.2132 Failure to satisfy licensing requirements	Consent Order	1-15-10	Cancel License
Taylor Bean & Whitaker Mortgage Corporation	7388	Consumer Finance	8-6-09	Cease & Desist Order	MCL 445.1656 Failure to maintain qualifications	Cease & Desist Order	2-1-10	Cease & Desist Revoke License
Trombly, Betty J. Lee Insurance Agency, Inc.	7450	Insurance	11-3-09	Notice of Opportunity to Show Compliance	MCL 500.1207 Fiduciary Violation MCL 500.1239 Misconduct of Business	Consent Order	1-28-10	Revoke License

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Vanguard Insurance Placement, Inc.	7167	Insurance	4-9-09	Cease & Desist Order	MCL 500.4503 Fraudulent Activities	Cease & Desist Order	3-24-10	Cease & Desist
Verizon Financial L.L.C.	7074	Consumer Finance	11-18-09	Notice of Intent to Revoke	MCL 445.1655 Failure to maintain net worth MCL 445.1671 Failure to maintain books	Consent Order	2-26-10	Voluntarily Surrender License
Williams, Althea M.	7587	Consumer Finance	2-23-10	Order of Prohibition	MCL 445.1668(8) Violations of the MBLSLA	Prohibition	2-26-10	Prohibition
Yoder, Stephen	7463	Insurance	9-23-09	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct unbecoming an Agent	Final Decision	1-15-10	Revoke License