

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

**Revised Enforcement Action  
October - December 2010**

<b>Name</b>	<b>Enforcement Case No.</b>	<b>Type of License or Registration</b>	<b>Date of Action</b>	<b>Action Taken</b>	<b>Reason for Action</b>	<b>Type of Closure</b>	<b>Date Closed</b>	<b>Fines and Other Penalties</b>
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
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

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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
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

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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
Demicco, 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

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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
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

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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
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

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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	Other	12-14-10	\$1,000 Civil Penalty
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

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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
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

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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
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

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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
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. 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

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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
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

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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
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
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

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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
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
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