

**State of Michigan  
Department of Labor and Economic Growth  
Office of Financial and Insurance Regulation  
Enforcement Actions  
July – September 2008**

<b>Name</b>	<b>Enforcement Case No.</b>	<b>Type of License or Registration</b>	<b>Action Taken</b>	<b>Date of Action</b>	<b>Reason for Action</b>	<b>Type of Closure</b>	<b>Date Closed</b>	<b>Fines and Other Penalties</b>
1 <sup>st</sup> Decision Mortgage, Inc.	5746	Consumer Finance	Proposed Consent Order	6-30-08	MCL 445.1672(b) Misrepresentation	Consent Order	7-2-08	Revoke License
Atikian, Valerie V.	4978	Insurance	Notice of Opportunity to Show Compliance	4-27-07	MCL 500.1239 Conduct Unbecoming an Agent	Final Decision	7-28-08	Revoke License
Awada, Ahlam	5744	Consumer Finance	Order of Prohibition	8-8-08	MCL 445.1668(a) Code Violation of the MBLSLA	Prohibition	9-18-08	Prohibition
Bally, Adnan	5746	Consumer Finance	Order of Prohibition	6-30-08	MCL 445.1668(a) Code Violation of the MBLSLA	Prohibition	7-2-08	Prohibition
Brown, Nina	4209	Consumer Finance	Notice of Hearing	9-5-07	MCL 445.1668(a) Code Violation of the MBLSLA	Final Decision	7-23-08	Prohibition
Bartolomeo, Dawn	5460	Consumer Finance	Cease and Desist Order	11-27-07	MCL 445.1652 Unlicensed Activity	Cease & Desist	9-26-08	Final Order to Cease and Desist
Black Gold #6 LLP	5495	Securities	Cease and Desist Order	6-17-08	MCL 451.501 Unlicensed Activity	Cease & Desist	8-20-08	Final Order to Cease and Desist
Carteret Mortgage Corporation	4932	Consumer Finance	Notice of Opportunity to Show Compliance	2-21-07	MCL 445.1671 Failure to file Report MCL 445.1672(b) Misrepresentation	Stipulation to Entry of Consent Order	8-13-08	\$5,000 Civil Penalty

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Clark, Damon	4212	Consumer Finance	Order of Prohibition	6-22-06	MCL 445.1668(a) Code Violation of the MBLSLA	Prohibition	7-23-08	Prohibition
Delmar Financial Corporation	5158	Consumer Finance	Notice of Intent to Revoke	6-19-08	MCL 445.1657 Failure to Respond	Final Decision	7-25-08	Revoke License
Evans, Vanja	5467	Consumer Finance	Cease & Desist Order	3-31-08	MCL 445.1652 Unlicensed Activity	Cease & Desist	9-30-08	Final Order to Cease and Desist
First Financial Insurance Co.	6469	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to File Report	Consent Order	9-19-08	\$1,000 Civil Penalty
Genworth Life & Annuity Insurance Company	6606	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to File Report	Consent Order	9-19-08	\$1,000 Civil Penalty
Halverson, Justin R.	4974	Insurance	Notice of Opportunity to Show Compliance	4-30-07	MCL 500.1239 Conduct Unbecoming an Agent	Final Decision	7-28-08	Revoke License
Henning, Jeffrey V.	5582	Insurance	Notice of Opportunity to Show Compliance	3-20-08	MCL 500.1239 Conduct Unbecoming an Agent	Final Decision	9-9-08	Revoke License
Hickman, Timothy	5539	Consumer Finance	Order of Prohibition	2-19-08	MCL 445.1668(a) Code Violation of the MBLSLA	Prohibition	8-11-08	Prohibition

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Letcher, Lon E.	5585	Insurance	Notice of Opportunity to Show Compliance	9-24-08	MCL 500.1239 Conduct Unbecoming an Agent	Final Decision	9-24-08	Revoke License
Lott, Andrew	5586	Insurance	Notice of Opportunity to Show Compliance	3-20-08	MCL 500.1239 Conduct Unbecoming an Agent	Final Decision	9-24-08	Revoke License
Medmarc Casualty Ins. Company	6484	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to File Report	Consent Order	9-19-08	\$1,000 Civil Penalty
Medwid, Matthew B.	5574	Insurance	Cease & Desist Order	3-20-08	MCL 500.1239 Conduct Unbecoming an Agent	Final Decision	9-24-08	Revoke License
Michigan Interfaith Trust Fund	6913	Securities	Proposed Settlement Agreement	8-18-08	MCL 451.601 Unregistered Activity	Settlement Agreement	8-19-08	\$5,000 Civil Penalty
Mid-America Energy, Inc.	5495	Securities	Cease & Desist Order	6-17-08	MCL 451.601 Unregistered Activity	Cease & Desist	8-20-08	Cease & Desist
Milby, Gary M.	5495	Securities	Cease & Desist Order	6-17-08	MCL 451.601 Unregistered Activity	Cease & Desist	8-20-08	Cease & Desist \$1,000 Civil Penalty
MLA, Inc.	5476	Consumer Finance	Notice of Opportunity to Show Compliance	12-3-07	MCL 445.1671(3) Failure to file annual report	Final Decision	7-23-08	Revoke License

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Martin, James E.	5142	Securities	Cease & Desist	6-25-08	MCL 451.501 Fraudulent Statement	Cease & Desist	7-28-08	Revoke License
McGough, Jawuan C.	5578	Insurance	Notice of Opportunity to Show Compliance	3-20-08	MCL 500.1239 Conduct Unbecoming an Agent	Final Decision	9-24-08	Revoke License
Oxford Life Ins. Company	6658	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to File Report	Consent Order	9-23-08	\$1,000 Civil Penalty
Option Title Agency, Inc.	5746	Insurance	Proposed Consent Order	6-30-08	MCL 500.1229 Misrepresentation	Consent Order	7-2-08	Revoke License
Ripley, Jeffrey L. and The Equity Financial Group	5061	Securities	Cease & Desist	6-1-08	MCL 451.601 Unregistered Activity MCL 451.501 Fraudulent Statement	Cease & Desist	7-2-08	Cease and Desist \$1,250 Civil Penalty \$1,250 Civil Penalty
Roper, Cameron D.	5587	Insurance	Notice of Opportunity to Show Compliance	4-8-08	MCL 500.1239 Conduct Unbecoming an Agent	Final Decision	9-9-08	Revoke License
Servicemaster Clean	5709	Insurance	Proposed Settlement Agreement	6-10-08	MCL 500.1204c(10) Failure to Timely Report Course Completion	Settlement Agreement	8-27-08	\$4,500 Civil Penalty
Shaiken, Sy	5495	Securities	Cease & Desist	6-17-08	MCL 451.601 Unregistered Activity	Cease & Desist	8-20-08	Cease & Desist

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Tardy, Reggie Jr.	4211	Consumer Finance	Notice of Hearing	10-24-06	MCL 445.1668(a) Code Violation of the MBLSLA	Final Decision of Prohibition	7-2-08	Prohibition
Title Source Ltd	5364	Insurance	Notice of Opportunity to Show Compliance	12-20-07	MCL 500.249(a) Failure to Respond	Final Decision	7-28-08	Revoke License
Vellucci, Patrick J.	5269	Insurance	Notice of Opportunity to Show Compliance	11-16-07	MCL 500.249(a) Failure to Respond	Final Decision	7-14-08	Revoke License
WEBCE	5712	Insurance	Proposed Settlement Agreement	6-10-08	MCL 500.1204c(1) Failure to Timely Report Course Completion	Settlement Agreement	8-28-08	\$500 Civil Penalty
Westminster Group	5489	Securities	Cease & Desist	6-4-08	MCL 451.601 Unregistered Activity	Cease & Desist	7-8-08	Cease & Desist
Williams, Jeffrey A.	5589	Insurance	Notice of Opportunity to Show Compliance	3-24-08	MCL 500.1239 Conduct Unbecoming an Agent	Final Decision	9-24-08	Revoke License
Zacoro Metals Corporation	5501	Securities	Cease & Desist	6-23-08	MCL 451.601 Unregistered Activity	Cease & Desist	8-19-08	Cease & Desist \$2,000 Civil Penalty