

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

**Enforcement Action
July – September 2009**

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
Accurate Mortgage Funding, Inc.	7119	Consumer Finance	6-8-09	Notice of Intent to Revoke	MCL 445.1672 Misconduct of Business	Final Order	8-27-09	Revoke License
Allen, Michael R.	7150	Insurance	4-16-09	Notice of Opportunity to Show Compliance	MCL 500.1207 Fiduciary Violation MCL 500.1239 Conduct unbecoming an agent	Settlement Agreement	9-11-09	\$500 Civil Penalty
Anderson, Rober A., Jr.	7337	Consumer Finance	7-2-09	Order of Prohibition	MCL 445.1688(8) Violations of the MBLSLA	Prohibition	7-10-09	Prohibition
Avoub, David David Ayoub, LLC	5170	Consumer Finance	9-19-08	Notice of Intent to Revoke License	MCL 445.1652 Unlicensed Activity MCL 445.1671 Failure to maintain books	Final Order	7-16-09	Revoke License
Ballard, Derek	7175	Insurance	4-16-09	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct unbecoming an agent	Consent Order	8-6-09	\$500 Civil Penalty

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Berry, Duane	7112	Consumer Finance	3-23-09	Order of Prohibition	MCL 445.1668(8) Violations of the MBLSLA	Prohibition	8-3-09	Prohibition
Brown, Richard	7362	Consumer Finance	7-16-09	Order of Prohibition	MCL 445.1668(8) Violations of the MBLSLA	Prohibition	7-16-09	Prohibition
Buie, Jacqueline	7328	Consumer Finance	7-22-09	Order of Prohibition	MCL 445.1668(8) Violations of the MBLSLA	Consent Order	8-31-09	Prohibition
Cattaneo Financial Services, Inc.	5554	Consumer Finance	6-8-09	Notice of Intent to Revoke License	MCL 445.1652 Unlicensed Activity	Final Order	7-10-09	Revoke License
Cecchini, Walter Jr. Consolidated Workers Association, Inc.	6936	Insurance	1-20-09	Notice of Opportunity to Show Compliance	MCL 500.402 Unlicensed Activity	Consent Order	7-8-09	\$500 Civil Penalty
Central Clearing Co./Cash Now Partners, Limited Partnership	7008	Deferred Presentment	1-9-09	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to maintain direct electronic interface with the Veritec database	Consent Order	9-18-09	\$2,300 Civil Penalty

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Classic Mortgage Solutions, LLC	5359	Consumer Finance	9-14-09	Notice of Hearing	MCL 445.1652 Unlicensed Activity	Consent Order Revoking License	9-14-09	Revoke License
Classic Mortgage Solutions, LLC	6991	Consumer Finance	11-12-09	Notice of Opportunity to Show Compliance	MCL 493.56a Failure to Pay Invoice	Consent Order	7-16-09	Voluntarily Surrender License
Cooper, Mark R. Cooper Insurance Center, Inc.	5264	Insurance	8-4-08	Notice of Opportunity to Show Compliance	MCL 500.1207 Fiduciary Violation	Consent Order	9-24-09	\$500 Civil Penalty
Coppess, Charles R.	7191	Insurance	5-28-09	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct unbecoming an agent	Consent Order	7-9-09	Revoke License
Cottonwood Financial Michigan, LLC	7005	Deferred Presentment	12-11-08	Notice of Opportunity to Show Compliance	MCL 487.2153 Unlawful Practice	Consent Order	9-11-09	\$17,500 Civil Penalty
Croatian Fraternal Union of America	6522	Insurance	8-8-08	Notice of Opportunity to Show Compliance	MCL 500.2211 Failure to file report	Consent Order	9-18-09	\$1,000 Civil Penalty

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Dykes, Susan M.	7348	Insurance	7-13-09	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct Unbecoming an agent	Settlement Agreement	9-14-09	\$500 Civil Penalty
Eidenier, Juston	7370	Consumer Finance	7-31-09	Order of Prohibition	MCL 445.1668(8) Unlawful Behavior of an Agent	Prohibition	7-31-09	Prohibition
Farrell, Kelly	7313	Consumer Finance	6-29-09	Subpoena	MCL 445.1668(8) Violations of the MBLSLA	Prohibition	8-18-09	Prohibition
Ferrell, Delance	7312	Consumer Finance	6-29-09	Subpoena	MCL 445.1668(8) Violations of the MBLSLA	Prohibition	8-18-09	Prohibition
First National Lending Corporation	5434	Consumer Finance	6-8-09	Notice of Intent to Revoke License	MCL 445.1672 Misconduct of Business MCL 445.1657 Failure to file financial statement	Final Order	8-4-09	Revoke License
Forrest, Angelia D.	6927	Insurance	10-21-08	Notice of Opportunity to Show Compliance	MCL 500.249 Failure to Respond	Final Decision	7-27-09	Revoke License

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Freedom Financial Mortgage Lending, LLC	5627	Consumer Finance	6-1-09	Notice of Intent to Revoke License	MCL 445.1652 Unlicensed Activity	Final Order	9-2-09	Revoke License
Freedom Financial Mortgage Lending, LLC	5756	Consumer Finance	5-19-09	Notice of Intent to Revoke License	MCL 445.1652 Unlicensed Activity	Final Order	7-15-09	Revoke License
Fresh Money, Inc.	7051	Deferred Presentment	2-17-09	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to maintain direct electronic interface with the Veritec database	Consent Order	7-1-09	\$500 Civil Penalty
Green, Wendell	7320	Consumer Finance	6-29-09	Subpoena	MCL 445.1668(8) Violations of the MBLSLA	Prohibition	8-27-09	Prohibition
Harris, Tamika	7444	Consumer Finance	9-11-09	Prohibition	MCL 445.1688(8) Violations of the MBLSLA	Prohibition	9-14-09	Prohibition
Health Plan of Michigan, Inc.	7182	Insurance	5-1-09	Notice of Opportunity to Show Compliance	MCL 500.3529(6) Failure to submit proposed contract for approval	Consent Order	7-23-09	\$2,500 Civil Penalty

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Higgins, Jimmy	7040	Consumer Finance	4-13-09	Cease and Desist Order	MCL 445.1672 Misconduct of Business	Cease and Desist Order	7-17-09	Cease and Desist
Johns, Yvonne	7445	Consumer Finance	9-11-09	Notice of Intent to Revoke License	MCL 445.1672 Misconduct of Business	Prohibition Order	9-14-09	Prohibition
Kimball, Wayne A.	7065	Insurance	2-11-09	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct unbecoming an agent	Final Decision	8-19-09	Revoke License
Korejsza, Adam J. Rock, Liza Manhattan Group Services	7021	Insurance	4-10-09	Order of Summary Suspension	MCL 500.1207 Fiduciary Violation MCL 500.1239 Conduct unbecoming an agent	Summary Suspension	7-30-09	Revoke License
Loose, Trevor D'Jon	7146	Insurance	4-21-09	Order of Summary Suspension	MCL 500.1239 Conduct Unbecoming an agent	Final Decision	9-10-09	Revoke License
Martinez, Terri L.	6977	Insurance	12-16-09	Order of Summary Suspension	MCL 500.1239 Conduct Unbecoming an agent	Consent Order	8-18-09	\$500 Civil Penalty

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Morberg, Angelique	7172	Insurance	5-6-09	Notice of Opportunity to Show Compliance	MCL 500.1139 Misrepresentation	Consent Order	9-2-09	\$500 Civil Penalty
Nadia, Ali	7321	Consumer Finance	6-29-09	Order of Prohibition	MCL 445.1668(8) Violations of the MBLSLA	Prohibition	7-29-09	Prohibition
Nations First Financial, L.L.C.	6993	Consumer Finance	11-12-08	Notice of Opportunity to Show Compliance	MCL 493.56(a) Failure to Pay Invoice	Consent Order	8-27-09	Voluntarily Surrender License
Pathway Financial, LLC	4931	Consumer Finance	1-7-09	Notice of Intent to Revoke License	MCL 445.1671 Failure to maintain books	Final Order	8-03-09	Revoke License
Piana, Richard	5696	Insurance	11-05-08	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct unbecoming an agent	Final Decision	7-27-09	Revoke License
Pro Search, Inc.	6908	Consumer Finance	10-30-08	Notice of Opportunity to Show Compliance	MCL 445.1672 Misconduct of business	Consent Order	9-18-09	\$500 Civil Penalty

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Qwik Cash, Inc.	7071	Deferred Presentment	2-17-09	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of busiess	Consent Order	7-17-09	\$6,100 Civil Penalty
Regional Financial Group, Inc.	5636	Consumer Finance	6-4-09	Notice of Intent to Revoke License	MCL 445.1652 Unlicensed Activity MCL 445.1655 Failure to maintain net worth	Final Order	7-17-09	Revoke License
Royal American Mortgage, Inc.	5143	Consumer Finance	9-14-09	Proposed Consent Order	MCL 445.1652 Unlicensed activity	Consent Order	9-14-09	Revoke License
Saigh, Joseph T.	7346	Insurance	6-29-09	Proposed Consent Order	MCL 500.2005 Misrepresentation MCL 500.1239 Conduct Unbecoming an agent	Consent Order	7-27-09	Revoke License
Schlussed, Bruce Gannon Real Estate	7195	Securities	7-2-09	Cease and Desist Order	MCL 451.501 Unregistered Sale of Securities	Cease and Desist Order	9-16-09	Cease and Desist
Smith, Kay	7319	Consumer Finance	6-29-09	Subpoena	MCL 445.1668(8) Violations of the MBLSLA	Consent Order	8-26-09	Prohibition

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Source One Mortgage Corporation	5361	Consumer Finance	3-24-09	Proposed Consent Order	MCL 445.1652 Unlicensed activity MCL 445.1655 Failure to maintain net worth	Consent Order	7-17-09	Revoke License
The Lending Associates	7189	Consumer Finance	6-3-09	Cease and Desist Order	MCL 445.1672 Misconduct of Business	Cease and Desist	8-28-09	Cease and Desist
Twin Bay Title, Inc.	3174	Insurance	11-2-06	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business	Final Decision	7-2-09	Revoke License
United Home Life Insurance Company	6716	Insurance	8-8-08	Notice of Opportunity to Show Compliance	MCL 500.2212 Failure to File Report	Consent Order	7-09-09	\$1,000 Civil Penalty
Vanguard M & T, Inc.	6959	Consumer Finance	6-4-09	Notice of Intent to Revoke License	MCL 445.1672 Misconduct of Business	Final Order	7-17-09	Revoke License
Vtrader Pro, LLC	5140	Securities	8-20-09	Notice of Opportunity to Show Compliance	MCL 451.402 Unregistered Sale of Securities	Consent Order	9-14-09	\$1,000 Civil Penalty

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Warren, Donald	7331	Consumer Finance	6-16-09	Order of Prohibition	MCL 445.1668(8) Violations of the MBLSLA	Prohibition	7-10-09	Prohibition
Woodman, Mandi	7295	Insurance	6-1-09	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct Unbecoming an agent	Consent Order	8-6-09	Revoke License
Zdyrski, Kevin M.	5242	Insurance	2-22-08	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct Unbecoming an agent MCL 500.1247 Failure to report disciplinary action of another State	Final Decision	6-22-09	Revoke License