

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

**9/26/2011 Revised Enforcement Actions
October - December 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
1 st Choice Title Services, Inc.	7174	Insurance	6-6-09	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business	Consent Order	10-1-09	\$250 Civil Penalty
AAA Worldwide Financial Corporation	7404	Consumer Finance	8-28-09	Notice of Opportunity to Show Compliance	MCL 445.1671 Failure to file report	Final Order	11-24-09	Revoke License
Atleads LLC	7036	Consumer Finance	5-13-09	Notice of Intent to Revoke License	MCL 445.1672 Misconduct of Business	Final Order	10-19-09	Revoke License
Ball, Debra S.	7291	Consumer Finance	8-11-09	Order of Prohibition	MCL 445.1668(8) Violations of the MBLSLA	Prohibition	12-23-09	Prohibition
Banc of America Securities LLC Banc of America Investment Services, Inc.	7534	Securities	12-29-09	Proposed Consent Order	MCL 451.501 Unregistered Sale of Securities	Consent Order	12-29-09	\$468,833.56 Civil Penalty
Banco Mortgage Centre, LTD	5185	Consumer Finance	9-26-07	Notice of Opportunity to Show Compliance	MCL 445.1672 Misconduct of Business	Consent Order	11-20-09	\$2,000 Civil Penalty

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Barnett, Harry J.	7506	Consumer Finance	11-23-09	Order of Prohibition	MCL 445.1668(8) Violations of the MBLSLA	Prohibition	11-24-09	Prohibition
Bhooplapur, Ravishankar B.	5604	Insurance	12-11-08	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business	Consent Order	12-11-09	Probation \$1,000 Civil Penalty
Brunken, Stephen	7073	Insurance	6-7-09	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business	Final Decision	11-4-09	Revoke License
Burke, Shawn M.	7306	Consumer Finance	10-14-09	Order of Prohibition	MCL 445.1688(8) Violations of the MBLSLA	Voluntary Consent to Entry of CDC Order of Prohibition	10-29-09	Prohibition
Capital Securities, Inc.	7407	Consumer Finance	8-28-09	Notice of Opportunity to Show Compliance	MCL 445.1671 Failure to file report	Final Order	11-24-09	Revoke License
Cash In A Flash LLC	7133	Deferred Presentment	4-16-09	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	11-6-09	\$400 Civil Penalty

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Cash In Hand II, LLC	7042	Deferred Presentment	2-17-09	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	10-29-09	\$4,800 Civil Penalty
Citigroup Global Markets, Inc.	7533	Securities	12-29-09	Proposed Consent Order	MCL 451.501 Unregistered Sale of Securities	Consent Order	12-29-09	\$1,550,797.72 Civil Penalty
Deutsche Bank Securities, Inc.	7536	Securities	12-29-09	Proposed Consent Order	MCL 451.501 Unregistered Sale of Securities	Consent Order	12-29-09	\$30,722.72 Civil Penalty
Dicker & Deal, Inc.	7301	Deferred Presentment	7-17-09	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	11-9-09	\$1,000 Civil Penalty
Dover Financial Corporation	7353	Consumer Finance	9-18-09	Notice of Intent to Revoke License	MCL 445.1654 Failure to prove financial responsibility	Final Order	10-26-09	Revoke License
Express Consolidation	4277	Securities	12-5-06	Cease and Desist Order	MCL 451.414 Unlicensed Activity	Cease and Desist	12-28-09	Cease and Desist \$15,000 Civil Penalty

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First Magnus Financial Corporation	5684	Consumer Finance	8-7-09	Notice of Opportunity to Show Compliance	MCL 445.1672 Failure to Respond	Final Decision	10-27-09	Revoke License
Fischer, David Bosquett & Company	5775	Insurance	3-31-09	Notice of Opportunity to Show Compliance	MCL 500.1207 Fiduciary Violation	Consent Order	12-15-09	Revoke License \$192,194 Restitution Revoke License
Flory, Michael A.	6967	Insurance	4-16-09	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business	Consent Order	10-15-09	Revoke License
Gibraltar Mortgage Corporation	6992	Consumer Finance	8-17-09	Notice of Intent to Revoke License	MCL 445.1672 Misconduct of Business	Final Order	10-27-09	Revoke License
Gilbert, Richard E.	6911	Securities	2-24-09	Notice of Opportunity to Show Compliance	MCL 451.501 Unregistered Sale of Securities	Consent Order	11-25-09	\$10,000 Civil Penalty
Hallmark Home Mortgage, LLC	5793	Consumer Finance	11-26-08	Notice of Opportunity to Show Compliance	MCL 445.1672 Misconduct of Business	Consent Order	10-27-09	\$1,000 Civil Penalty

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Hamlin, Mark R. Kingdom First Trading LLC Kingdom First Corporation	6912	Securities	2-2-09	Cease & Desist Order	MCL 451.501 Unregistered Sale of Securities	Cease & Desist Order	10-27-09	Cease and Desist Order
Haraskiewicz, Vanessa	7455	Insurance	10-01-09	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct unbecoming an Agent	Consent Order	11-18-09	\$2,000 Civil Penalty
Hardy, Lorenzo	5690	Insurance	10-31-08	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct unbecoming an Agent	Final Decision	11-25-09	Revoke License
Harry, Joseph B.	7506	Consumer Finance	11-23-09	Order of Prohibition	MCL 445.1688(8) Violations of the MBLSLA	Prohibition	11-24-09	Prohibition
Hatcher, Roy	7491	Consumer Finance	11-6-09	Order of Prohibition	MCL 445.1688(8) Violations of the MBLSLA	Prohibition	11-6-09	Prohibition
Home Advantage Funding Group, Inc.	7416	Consumer Finance	8-28-09	Notice of Opportunity to Show Compliance	MCL 445.1671 Failure to file report	Final Order	12-10-09	Revoke License

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Home Plus Financial	7418	Consumer Finance	8-28-09	Notice of Opportunity to Show Compliance	MCL 445.1671 Failure to file report	Final Order	11-24-09	Revoke License
Hyatt Home Mortgage, Inc.	7420	Consumer Finance	8-28-09	Notice of Opportunity to Show Compliance	MCL 445.1671 Failure to file report	Final Order	11-24-09	Revoke License
Investment Timing Consultants, Inc.	5049	Securities	3-13-09	Notice of Opportunity to Show Compliance	MCL 451.501 Unregistered Sale of Securities	Consent Order	11-19-09	\$1,000 Civil Penalty
JP Morgan Chase Investments Chase investment Services Corp.	7524	Securities	12-23-09	Proposed Consent Order	MCL 451.501 Unregistered Sale of Securities	Consent Order	12-28-09	\$664,429.38 Civil Penalty
Kent, Randall W. Commercial Transportation Insurance Agency	7366	Insurance	7-22-09	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business MCL 500.1207 Fiduciary Violation	Final Decision	11-6-09	Revoke Licenses
Lee, Bauje	5637	Insurance	12-22-09	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business	Consent Order	12-15-09	\$1,000 Civil Penalty

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Liberty Financial Mortgage Group, Inc.	5602	Consumer Finance	9-17-09	Notice of Intent to Revoke License	MCL 445.1672 Misconduct of Business	Final Order	10-27-09	Revoke License
Marathon Financial Corporation	5558	Consumer Finance	4-22-09	Notice of Intent to Revoke License	MCL 445.1672 Misconduct of Business	Amended Final Order	10-12-09	Revoke License
Marrs Mortgage Group, Inc.	5754	Consumer Finance	7-30-09	Notice of Intent to Revoke License	MCL 445.1652 Misconduct of Business	Final Order	10-5-09	Revoke License
Merrill Lynch Pierce, Fenner & Smith, Inc.	7527	Securities	12-23-09	Proposed Consent Order	MCL 451.501 Unregistered Sale of Securities	Consent Order	12-23-09	\$309,531.98 Penalty to Michigan Investor Protection Fund \$2,785,787.82 penalty to Michigan General Fund
Minnick, Jason I.	7427	Consumer Finance	8-28-09	Notice of Opportunity to Show Compliance	MCL 445.1671 Failure to file report	Final Order	11-24-09	Revoke License
Moore, Richard C.	7486	Insurance	10-21-09	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business	Consent Order	11-5-09	Revoke License

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Mortgage Hotline, Inc.	7428	Consumer Finance	8-28-09	Notice of Opportunity to Show Compliance	MCL 445.1671 Failure to file report	Final Order	11-24-09	Revoke License
Mortgage Institute of Michigan, Inc.	5176	Consumer Finance	7-14-09	Notice of Intent to Revoke License	MCL 445.1672 Misconduct of Business	Final Order	10-27-09	Revoke License
Motorcity Mortgage Company	5200	Consumer Finance	6-1-09	Notice of Intent to Revoke	MCL 445.1672 Misconduct of Business	Final Order	12-10-09	Revoke License
MWF Financial & Mortgage Center, Inc.	7432	Consumer Finance	8-28-09	Notice of Opportunity to Show Compliance	MCL 445.1671 Failure to file report	Final Order	11-24-09	Revoke License
Nationwide Investment Services Corp.	7056	Consumer Finance	9-17-09	Notice of Intent to Revoke License	MCL 445.1671 Failure to maintain books MCL 445.1655 Failure to maintain minimum net worth	Final Order	12-10-09	Revoke License
Nehra, Kimberly Strategic Group, Inc.	7137	Insurance	4-20-09	Notice of Opportunity to Show Compliance	MCL 500.1207 Fiduciary Violation MCL 500.1239 Misconduct of Business	Consent Order	12-28-09	Revoke Licenses

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Ogrodnick, John A.	5733	Securities	10-2-08	Notice of Opportunity to Show Compliance	MCL 451.501 Unlicensed Activity	Consent Order	11-25-09	\$1,000 Civil Penalty
P & J Cash, LLC	6970	Deferred Presentment	9-1-09	Proposed Settlement Agreement	MCL 487.2122 Misconduct of Business	Consent Order	10-5-09	\$2,700 Civil Penalty
Prime Equity Access Corporation	5632	Consumer Finance	5-13-09	Notice of Intent to Revoke License	MCL 445.1652 Misconduct of Business MCL 445.1671	Final Order	10-13-09	Revoke License
RBC Capital Markets Corporation	7535	Securities	12-29-09	Proposed Consent Order	MCL 451.501 Unregistered Sale of Securities	Consent Order	12-29-09	\$59,832.96 Penalty to Michigan General Fund
Residential Loan Center of America	7438	Consumer Finance	8-28-09	Notice of Opportunity to Show Compliance	MCL 445.1671 Failure to file report	Final Order	11-24-09	Revoke License
Riddle, Aaron G.	7385	Insurance	8-17-09	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business	Consent Order	10-9-09	Revoke License

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Russell, Richard T. Student Athletic Protection, Inc.	7454	Insurance	9-22-09	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business	Consent Order	10-7-09	\$500 Civil Penalty \$500 Civil Penalty
Swain-Jones, Angella K.	7186	Insurance	5-5-09	Notice of Opportunity to Show Compliance	MCL 500.1207 Fiduciary Violation	Consent Order	12-28-09	\$500 Civil Penalty
U.S. Cash Advance, LLC	7371	Deferred Presentment	9-1-09	Notice of Opportunity to Show Compliance	MCL 487.2122 Misconduct of Business	Consent Order	12-1-09	\$600 Civil Penalty
United Mortgage Brokerage, Inc.	6905	Consumer Finance	1-21-09	Notice of Intention to Revoke License	MCL 500.2211 Failure to File Report	Final Order	11-2-09	Revoke License
Wachovia Capital Markets, LLC Wachovia Securities, Inc.	7532	Securities	12-29-09	Proposed Consent Order	MCL 451.501 Unregistered Sale of Securities	Consent Order	12-29-09	\$588,583.13 Penalty to Michigan General Fund \$65,398.13 Penalty to Michigan Investor Protection Fund
Walkup, William	7482	Consumer Finance	10-1-09	Prohibition Order	MCL 445.1668(8) Violations of the MBLSLA	Prohibition Order	10-5-09	Prohibition

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Watson, Michele A.	7389	Insurance	8-19-09	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business MCL 500.249 Failure to Respond	Consent Order	10-9-09	Revoke License
Young, William C. II Michigan Benefits Group LLC	7332	Insurance	7-7-09	Notice of Opportunity to Show Compliance	MCL 500.1207 Fiduciary Violation	Final Decision	11-25-09	Revoke Licenses