

**STATE OF MICHIGAN
DEPARTMENT OF ENERGY, LABOR & ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE REGULATION**

Before the Commissioner of the Office of Financial and Insurance Regulation

In the matter of:

**Bauje Lee aka Chee Lee and Cheryl C. Lee
System ID No. 0340909**

Enforcement Case No. 08-5637

Respondent
_____ /

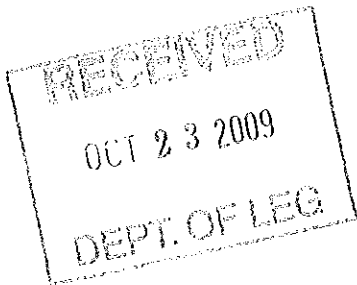
Issued and entered
on December 1, 2009
by Stephen R. Hilker
Chief Deputy Commissioner

CONSENT ORDER AND STIPULATION

A. FINDINGS OF FACT AND CONCLUSIONS OF LAW

It is alleged that the following statements are true and correct:

1. At all times pertinent to the matter herein, Bauje Lee aka Chee Lee and Cheryl C. Lee was a licensed resident producer authorized to conduct the business of insurance in the State of Michigan.
2. As a licensed insurance producer, Respondent knew or had reason to know that Section 1239(1)(h) of the Insurance Code ("Code"), MCL 500.1239(1)(h), provides, "The commissioner may place on probation, suspend, or revoke ... an insurance producer's license or may levy a civil fine under section 1244 or any combination of actions for ... [u]sing fraudulent, coercive, or dishonest practices or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere."
3. On or about November 19, 2007, the Office of Financial and Insurance Regulation received a complaint from [REDACTED] a professional engineer and representative of Project Control Engineering, Inc. ("Project Control"), alleging that Respondent altered and combined elevation certificates prepared by Project Control to appear as if an elevation certificate prepared by Respondent was in fact prepared by Project Control.
4. Respondent altered and combined elevation certificates Project Control prepared for properties located at [REDACTED], Michigan, and [REDACTED] Michigan, in order to create an elevation certificate for a property located at [REDACTED]



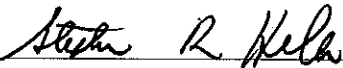
██████████ Michigan. While the elevation certificate created by Respondent for ██████████
██████████ Michigan, indicated that it was prepared by Project Control, it was in
fact prepared by Respondent. Respondent had no authority to prepare elevation
certificates on behalf of Project Control.

5. Respondent submitted the falsified elevation certificate to Allstate Insurance Company flood processing department.

B. ORDER

Based on the findings of fact and conclusions of law above and Respondent's stipulation, it is
ORDERED that:

1. Respondent shall cease and desist from operating in such a manner as to violate Section 1239(1)(h) of the Code, MCL 500.1239(1)(h).
2. Respondent shall pay to the State of Michigan a civil fine of \$1,000. Upon execution of this Order, OFIR will send Respondent an invoice for payment of the civil fine, which shall be due within 30 days of issuance of the invoice.
3. Upon execution of this Order, Respondent shall be placed on probation for one year. If Respondent fails to pay the fine or is found to be in violation of any of the State's insurance laws during the probationary period, her resident producer's license will be immediately revoked without any further disciplinary proceedings.

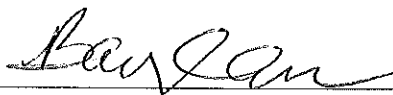


Stephen R. Hilker
Chief Deputy Commissioner

Dated: 12/1/09

C. STIPULATION

Respondent has read and understands the consent order above. Respondent agrees that the Chief Deputy Commissioner has jurisdiction and authority to issue this consent order pursuant to the Code. Respondent waives the right to a hearing in this matter if this consent order is issued. Respondent understands that this stipulation and consent order will be presented to the Chief Deputy Commissioner for approval and the Chief Deputy Commissioner may or may not issue this consent order. Respondent waives any objection to the Commissioner deciding this case following a hearing in the event the consent order is not approved. Respondent agrees to abide by the above consent order. Respondent admits to the Findings of Fact and Conclusions of Law set forth above and consents to the entry of this order.

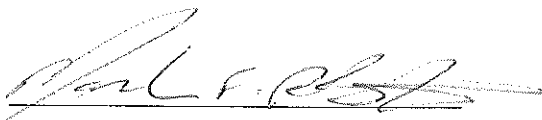


Bauje Lee aka Chee Lee and Cheryl C. Lee

10/20/2009

Date

The Office of Financial and Insurance Regulation staff approves this stipulation and recommends that the Chief Deputy Commissioner issue the above consent order.



Marlon F. Roberts
Staff Attorney

10/23/09

Date