

**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:

**Cattaneo Financial Services, Inc.
15520 19 Mile Road
Clinton Township, Michigan 48038**

Enforcement Case No. 08-5554

License/Registration No. FL-0014162/SR-0014555

Respondent.

**FINAL ORDER TO REVOKE FIRST MORTGAGE LICENSE
AND SECOND MORTGAGE REGISTRATION**

**Issued and Entered
This 2nd day of July, 2009
by **Stephen R. Hilker**
Chief Deputy Commissioner**

**I.
FINDINGS OF FACT**

1. On June 8, 2009, pursuant to MCL 445.1662 and MCL 493.61, the Commissioner of the Office of Financial and Insurance Regulation ("OFIR") issued to Respondent a NOTICE OF INTENT TO REVOKE FIRST MORTGAGE LICENSE AND SECOND MORTGAGE REGISTRATION ("Notice").
2. Said Notice, served on Respondent via certified mail, was received by Respondent on June 11, 2009, as evidenced by the signed certified mail Domestic Return Receipt.

3. Said Notice contained allegations that Respondent had violated the Mortgage Brokers, Lenders, and Servicers Licensing Act, 1987 P.A. 173, as amended, MCL 445.1651 *et seq.* ("MBLSLA"), and the Secondary Mortgage Loan Act, 1981 P.A. 125, as amended, MCL 493.51 *et seq.* ("SMLA"), which warrant the revocation of Respondent's first mortgage license and second mortgage registration.
4. Said Notice further advised Respondent that failure to request a hearing within 20 days would result in the issuance of a final order revoking Respondent's first mortgage license and second mortgage registration.
5. Respondent failed to request a hearing within 20 days as required by statute.

II.
**FINAL ORDER TO REVOKE FIRST MORTGAGE LICENSE
AND SECOND MORTGAGE REGISTRATION**

NOW THEREFORE, based upon the factual findings set forth above and the files and records of OFIR, **IT IS HEREBY ORDERED THAT:**

1. Respondent's first mortgage license, license no. FL-0014162, issued pursuant to provisions of the MBLSLA, shall be and hereby is **REVOKED**.
2. Respondent's second mortgage registration, registration no. SR-0014555, issued pursuant to provisions of the SMLA, shall be and hereby is **REVOKED**.

IT IS SO ORDERED.



Stephen R. Hilker
Chief Deputy Commissioner