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:

Yvonne Marie Johns

Respondent.
_____/

Agency No. 09-051-M
Enforcement Case No. 09-7445

Issued and Entered
This 11th **day of** September**, 2009**
by Stephen R. Hilker
Chief Deputy Commissioner

ORDER OF PROHIBITION

WHEREAS, the Commissioner of the Office of Financial and Insurance Regulation ("Commissioner") is statutorily charged with the responsibility and authority to administer and implement the Mortgage Brokers, Lenders, and Servicers Licensing Act ("Act"), 1987 PA 173, as amended, MCL 445.1651 *et seq.*, pursuant to provisions therein; and,

WHEREAS, Section 18a(8) of the Act provides for the prohibition of a person convicted of a felony involving fraud, dishonesty, or breach of trust, from being a licensee or registrant and from being employed by, an agent of, or control person of any licensee or registrant under the Act or a licensee or registrant under a financial licensing act; and,

WHEREAS, Section 18a(8) of the Act provides that a person subject to an Order issued thereunder, may apply to the Commissioner to terminate the Order after 5 years from the date of the Order; and,

WHEREAS, pursuant to Section 18b(2) of the Act, Respondent may have a right to judicial review of this Order; and,

WHEREAS, on July 1, 2009, Respondent was convicted of a felony in violation of 18 U.S.C. § 1005 in the United States District Court, Western District of Michigan (CASE NO. 1:08-CR-323-01). Namely, Respondent was convicted of False Record Making; and,

WHEREAS, that conviction having involved fraud, dishonesty, or breach of trust, Respondent is subject to Prohibition by the Office of Financial and Insurance Regulation, pursuant to MCL 445.1668a(8); and,

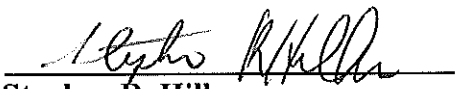
WHEREAS, the Commissioner finds and concludes as a matter of law and fact that Respondent shall be and is eligible and subject to Prohibition by the Office of Financial and Insurance Regulation, pursuant to MCL 445.1668a(8);

NOW, THEREFORE, IT IS ORDERED that:

1. **YVONNE MARIE JOHNS** is prohibited from being employed by, an agent of, or control person of a licensee or registrant under the Mortgage Brokers, Lenders, and Servicers Licensing Act ("MBLSLA"), 1987 PA 173, as amended, MCL 445.1651 et seq., or a licensee or registrant under a financial licensing act.

2. This Order shall be and is effective on the date it is issued and entered, as shown in the caption hereof. This Order shall remain in effect until terminated, modified, or set aside, in writing by the Commissioner.

OFFICE OF FINANCIAL AND INSURANCE REGULATION



Stephen R. Hilker
Chief Deputy Commissioner