

**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:

**ALETHIA MILNER**  
System ID No. **0279039**

**Enforcement Case No. 09-7538**

Respondent  
\_\_\_\_\_ /

Issued and entered  
on 2/19 2010  
by **Stephen R. Hilker**  
Chief Deputy Commissioner

**CONSENT ORDER FOR REVOCATION AND STIPULATION**

**A. FINDINGS OF FACT AND CONCLUSIONS OF LAW**

The following statements are true and correct:

1. On September 18, 2009, the Office of Financial and Insurance Regulation ("OFIR") received information that Alethia Milner ("Respondent") attempted to sell an unauthorized bond to a consumer.
2. More specifically, the consumer contacted Respondent to inquire about purchasing a bond to renovate a home the consumer was interested in bringing up to code. The consumer located the Respondent through an online search for bond companies in Michigan. He emailed and phoned [REDACTED] and was put into contact with Respondent who claimed to be an employee of [REDACTED]
3. After some discussion, Respondent told the consumer that she would be able to get him a 2.5% interest rate for the bond he was attempting to secure. She took his personal information including name, address, telephone number and social security number. She then stated that she would need \$595 cash or check made out to [REDACTED]
4. The consumer investigated [REDACTED] before making a commitment to complete the transaction with Respondent. He contacted [REDACTED], the president of [REDACTED] and informed [REDACTED] of his conversation and interest in business with Respondent and [REDACTED]. [REDACTED] told the consumer he believed the consumer was being scammed and instructed the consumer to call the police.

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5. The consumer contacted the Respondent to meet about consummating the business transaction regarding the bond and also contacted the Dearborn Police Department for their assistance. On September 18, 2009, the consumer met Respondent in the parking lot of a [REDACTED] business. Before the two could proceed with the transaction, the police intervened.
6. The police confiscated a performance bond showing the consumer as the principal and [REDACTED] as the surety company. The performance bond had [REDACTED] signature on the bottom of the 1<sup>st</sup> page, and the second page was signed and notarized.
7. [REDACTED] informed OFIR and the Dearborn Police Department that he used to do business with [REDACTED], but presently does not. He stated the information in the bond was fraudulent and he never authorized the transaction or placed his signature on the performance bond. He stated he does not know the Respondent and has never done business with her before.
8. Respondent knew or should have known that it is a violation of MCL 500.1239(1)(h) to use fraudulent, coercive, or dishonest practices or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state.
9. Respondent violated Section 1239 of the Code when she attempted to sell a fraudulent performance bond to a consumer for \$595.
10. The Respondent committed acts that violated the Insurance Code and that are grounds for the Commissioner to revoke the Respondent's insurance producer license pursuant to MCL 500.1239(1).

**B. ORDER**

Based on the findings of fact and conclusions of law above and Respondent Alethia Milner's Stipulation, it is **ORDERED** that:

1. Respondent shall immediately **CEASE AND DESIST** from conducting the business of insurance in the State of Michigan.
2. Respondent's insurance producer license and authority are hereby **REVOKED**.

OFFICE OF FINANCIAL AND  
INSURANCE REGULATION

By: Stephen R. Hilker  
Stephen R. Hilker  
Chief Deputy Commissioner

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**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 Michigan Insurance Code. Respondent waives the right to a hearing in this matter if this Consent Order is issued. Respondent understands that the Consent Order and Stipulation 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 admits to the Findings of Fact and Conclusions of Law set forth in the above Consent Order, and agree to the entry of the Consent Order.

Dated: 2/4/10

Alethia A. Milner  
Alethia A. Milner

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

Dated: 2/18/2010

Elizabeth V. Bolden  
Elizabeth V. Bolden  
Staff Attorney

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Reviewed  
2/18/10  
JTB

