

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

ANDREW SLOVIK  
d/b/a MEGA MORTGAGE

Enforcement Case No: 08-6909

License No.: FL-0011382

Respondent.

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TO:

ANDREW SLOVIK  


Issued and entered  
This 16<sup>th</sup> day of March 2009  
by Stephen R. Hilker,  
Chief Deputy Commissioner

**FINAL ORDER OF REFUSAL TO RENEW LICENSE**

**I.**

**Findings of Fact**

1. On or about January 16, 2009, the Chief Deputy Commissioner issued a Notice of Intention to Refuse Renewal of First Mortgage Broker License ("Notice") pursuant to Section 3 of the Mortgage Brokers, Lenders, and Servicers Licensing Act (MBLSLA), MCL 445.1653, Section 12 of the MBLSLA, MCL 445.1662, and Section 29(2) of the MBLSLA, MCL 445.1679(2)(b). Said Notice advised Respondent that failure to request a hearing within 20 days would result in the issuance of a final order of refusal to renew first mortgage broker license. Said Notice was served on Respondent on January 21, 2009.

2. Respondent failed to request a hearing on the Notice within 20 days as required by the Notice.

3. The Notice contained allegations of Respondent's violation of the MBLSLA, which warrants a refusal to renew Respondent's first mortgage broker license.

## II.

### Final Order of Refusal to Renew License

NOW THEREFORE, based upon the factual findings set forth above and the files and records of the Office of Financial and Insurance Regulation (OFIR), IT IS HEREBY ORDERED THAT:

(1) As of the date of entry of this Order, Respondent shall cease and desist from engaging activities that require a license or registration under the MBLSLA, without first obtaining a license or registration pursuant to the MBLSLA.

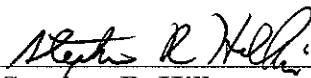
(2) Respondent shall return its original license certificate to OFIR on or before March 20, 2009.

(3) As of the date of entry of this Order, Respondent is not licensed/registered under the MBLSLA, and is not authorized to transact any business that requires license or registration under the MBLSLA.

(4) Final Order refusing to renew Respondent's mortgage broker license, FL-0011382, is hereby entered.

IT IS SO ORDERED

Dated: 3/16/09

  
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Stephen R. Hilker,  
Chief Deputy Commissioner