

**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:

Vanguard M & T Inc.

Enforcement Case No. 08-6959

License/Registration No. FL-0015491/SR-0015492

Respondent.

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**FINAL ORDER REVOKING FIRST MORTGAGE
LICENSE AND SECONDARY MORTGAGE REGISTRATION**

**Issued and Entered
on 7/16, 2009
by **Stephen R. Hilker**
Chief Deputy Commissioner**

1. On April 2, 2008 pursuant to Section 11(2)(c) of the MBLSLA, MCL 445.1661(2)(c), and Section 6b(2)(b) of the SMLA, MCL 493.56b(2)(b), the Office of Financial and Insurance Regulation (OFIR)(formerly known as the Office of Financial and Insurance Services) conducted an investigation of Respondent, which concluded on May 19, 2008. OFIR Staff prepared an Examination Report dated May 19, 2008 and served a copy of the report on Respondent at the mailing address it provided to OFIR, 7921 Southpark Plaza, #100, Littleton, CO.
2. Based upon the investigation, the OFIR Staff determined that violations of the MBLSLA and the SMLA occurred and that the commencement of a compliance

action was appropriate. At all times relevant to this matter, Michael Knight was the Chief Executive Officer.

3. On February 10, 2009, OFIR served Respondent with a Notice of Opportunity to Show Compliance (NOSC) that set forth the facts upon which OFIR intended to revoke Respondent's First Mortgage License and Second Mortgage Registration. OFIR mailed the NOSC to the mailing address referenced in paragraph 1 above.
4. Respondent did not respond to the NOSC.
6. On June 26, 2009, OFIR served Respondent with a Notice of Intent to Revoke First Mortgage License and Second Mortgage Registration (the "Notice"), which Notice was sent Certified Mail, receipt number 7008 3230 0000 0398 5978, addressed to Respondent's Resident Agent, CSC Lawyers Incorporating Service, 601 Abbott Rd., East Lansing, MI 48823. (*See*, Certificate of Service and U. S. Postal Service Certified Mail Receipt attached as Exhibit 1). OFIR attempted to serve Respondent at numerous addresses without success.¹
9. The Notice advised Respondent that within 20 days of receiving the Notice Respondent could request a hearing by contacting OFIR. The Notice further advised Respondent that if a hearing was not requested, the Commissioner of OFIR would issue a Final Order revoking its First Mortgage License and Second Mortgage Registration.

¹ Harvard Mortgage Group, Inc., Attn: Michael Knight, 7921 Suthpark Plaza Ste 100, Littleton, CO; Michael Knight, [REDACTED] CO; 7921 Southpark Plaza, #100, Littleton, CO;

10. Section 12(2) of the MBLSLA and Section 11(2) of the SMLA state that if a hearing is not requested, the Commissioner *shall* enter a Final Order regarding the revocation.
11. Respondent failed to request a hearing and therefore Respondent's First Mortgage License and Secondary Mortgage Registration are hereby **REVOKED**.

Office of Financial and Insurance Regulation



Stephen R. Hilker
Chief Deputy Commissioner

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- Print your name and address on the reverse so that we can return the card to you.
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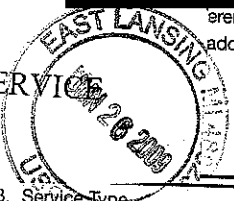
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different from item 1? Yes
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601 ABBOTT RD
EAST LANSING MI 48823



3. Service Type
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