STATE OF MICHIGAN
DEPARTMENT OF LABOR & ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE SERVICES

Before the Commissioner of the Office of Financial and Insurance Services

In the Matter Of:

Tina West

and

The Savvy Team, LLC
25017 Constitution Avenue
Warren, Michigan 48089,

Respondents.
_____/

Enforcement Case No. 07-5225

Issued and Entered,
This 31st day of October, 2007,
By Peggy L. Bryson,
Acting Chief Deputy Commissioner

FINAL ORDER TO CEASE AND DESIST

I.

Findings of Fact

1. On September 25, 2007, pursuant to Section 16 of the Mortgage Brokers, Lenders, and Servicers Licensing Act, MCL 445.1666, the Chief Deputy Commissioner issued to Respondents an ORDER TO CEASE AND DESIST AND NOTICE OF OPPORTUNITY FOR HEARING ("Order").

2. The Order, served on Respondent via certified mail, advised Respondents that failure to request a hearing within 30 days would result in the issuance and entry of a final order to cease and desist against Respondents.

3. Respondents received the Order on October 5, 2007, as evidenced by the signed certified mail Domestic Return Receipt.

4. Respondents failed to request a hearing within 30 days as required by statute.

II.

Final Order to Cease and Desist

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

1. A Final Order to CEASE and DESIST pursuant to MCL 445.1666 shall be and hereby is entered against Respondents.

IT IS SO ORDERED.

Peggy L. Bryson
Acting Chief Deputy Commissioner