

**State of Michigan
Department of Licensing and Regulatory Affairs
Office of Financial and Insurance Regulation**

**Enforcement Action
Revised January – March 2011**

Name	Enforcement Case No.	Type of License or Registration	Date of Action	Action Taken	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Acso of Michigan, Inc.	11077	Deferred Presentment	12-14-10	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	1-27-11	\$2,500 Civil Penalty
Acso of Michigan, Inc.	11124	Deferred Presentment	12-14-10	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	1-27-11	\$700 Civil Penalty
Advantage Cash Advance IX, LLC	7794	Deferred Presentment	6-22-10	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility MCL 487.2153 Misconduct of Business	Consent Order	3-31-11	\$12,500 Civil Penalty
Allied Check Cashing Michigan LLC	7574	Deferred Presentment	3-1-10	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	1-11-11	\$4,000 Civil Penalty
Allied Check Cashing Michigan LLC	7616	Deferred Presentment	3-24-10	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	1-11-11	\$2,000 Civil Penalty

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Name	Enforcement Case No.	Type of License or Registration	Date of Action	Action Taken	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
American Home Mortgage Corporation	8594	Mortgage	9-24-10	Notice of Intent to Revoke	MCL 445.1652(a) Unlicensed Activity MCL 445.1671 Failure to maintain books	Final Order	2-1-11	\$7,000 Civil Penalty Revoke License
Amex Assurance Company	10948	Insurance	1-11-11	Proposed Consent Order	MCL 500.2606 Failure to file Rates	Consent Order	3-11-11	\$2,500 Civil Penalty
Approved Cash Advance Corp.	11118	Deferred Presentment	12-7-10	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	1-20-11	\$8,100 Civil Penalty
Arce, William	6968	Insurance	2-27-09	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of an Agent	Consent Order	1-27-11	\$5,000 Civil Penalty
Baker, Douglas C	10965	Securities	10-15-10	Cease & Desist Order	MCL 451.501 Unregistered Sale of Securities	Consent Order	2-7-11	\$5,000 Securities Fine
Barnum, Bradley M. BMB Insurance Agency	10967	Securities	10-15-10	Cease & Desist Order	MCL 451.501 Unregistered Sale of Securities	Consent Order	1-11-11	\$1,500 Securities Fine \$500 Civil Penalty

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Name	Enforcement Case No.	Type of License or Registration	Date of Action	Action Taken	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Beckett Investments, LLC	7602	Securities	10-6-10	Proposed Consent Order	MCL 451.501 Unregistered Sale of Securities	Consent Order	2-14-11	\$10,000 Securities Fine
Bender, Travis L.	10957	Securities	10-15-10	Cease & Desist Order	MCL 451.501 Unregistered Sale of Securities	Consent Order	2-17-11	\$1,500 Securities Fine \$500 Civil Penalty
Berutti Enterprises, Inc.	11079	Deferred Presentment	12-14-10	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	1-27-11	\$3,000 Civil Penalty
Bess, Ronald L.	11030	Securities	10-15-10	Cease & Desist Order	MCL 451.501 Unregistered Sale of Securities	Consent Order	2-17-11	\$1,000 Securities Fine \$500 Civil Penalty
Birge, John	8271	Mortgage	9-24-10	Cease & Desist Order	MCL 445.1652(a) Unlicensed Activity	Cease & Desist Order	1-7-11	Cease & Desist \$500 Civil Penalty
Bolhuis, Robert A.	11029	Securities	10-15-10	Cease & Desist Order	MCL 451.501 Unregistered Sale of Securities	Consent Order	3-7-11	\$1,500 Securities Fine \$500 Civil Penalty

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Name	Enforcement Case No.	Type of License or Registration	Date of Action	Action Taken	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Bontager, Janet M.	10962	Securities	10-15-10	Cease & Desist Order	MCL 451.501 Unregistered Sale of Securities	Consent Order	1-11-11	\$1,500 Securities Fine \$500 Civil Penalty
Bouchard, Matthew	11106	Mortgage	12-27-10	Notice of Intent to Revoke	MCL 445.1652(a) Unlicensed Activity	Final Decision	2-4-11	\$500 Civil Penalty Revoke License
Bowser, Scott	8272	Mortgage	9-24-10	Cease & Desist Order	MCL 445.1652(a) Unlicensed Activity	Final Decision	3-11-11	\$500 Civil Penalty
Bryan, Keith	11103	Mortgage	1-18-11	Cease & Desist Order	MCL 445.1652(a) Unlicensed Activity	Final Decision	3-11-11	Cease & Desist Order \$250 Civil Penalty
Buckeye Check Cashing of Michigan, Inc.	8590	Deferred Presentment	8-12-10	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	1-11-11	\$3,300 Civil Penalty
Buckeye Check Cashing of Michigan, Inc.	8589	Deferred Presentment	8-12-10	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	1-24-11	\$3,900 Civil Penalty

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Name	Enforcement Case No.	Type of License or Registration	Date of Action	Action Taken	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Bush, Erin R.	11027	Securities	10-15-10	Notice of Opportunity to Show Compliance	MCL 451.501 Unregistered Sale of Securities	Consent Order	3-7-11	\$1,500 Securities Fine \$500 Civil Penalty
Cash Advance USA, Inc.	7567	Deferred Presentment	2-26-10	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	1-11-11	\$3,800 Civil Penalty
Cash Fast of Grayling, Inc.	9753	Deferred Presentment	9-30-10	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	1-11-11	\$4,700 Civil Penalty
Cash Giant #6 LLC	7000	Deferred Presentment	2-20-09	Notice of Hearing	MCL 487.2153 Misconduct of Business	Consent Order	1-20-11	2,900 Civil Penalty
Cash Giant #6 LLC	10968	Deferred Presentment	12-8-10	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	1-20-11	\$1,000 Civil Penalty
Cash In Hand II, LLC	11075	Deferred Presentment	12-7-10	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	3-10-11	\$700 Civil Penalty

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Name	Enforcement Case No.	Type of License or Registration	Date of Action	Action Taken	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Cash N Go, Inc.	11078	Deferred Presentment	12-14-10	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	3-9-11	\$5,000 Civil Penalty Revoke License
Cash Now VII, LLC	7120	Deferred Presentment	3-6-09	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	1-25-11	\$5,300 Civil Penalty
Cash Now XIV, LLC	11123	Deferred Presentment	12-14-11	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	2-8-11	\$1,500 Civil Penalty
Cash Now XIX, LLC	9744	Deferred Presentment	10-26-10	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	3-31-11	\$3,700 Civil Penalty
Cash On Demand Kalamazoo, LLC	7553	Deferred Presentment	2-12-10	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	1-5-11	\$11,500 Civil Penalty
Cashland Financial Services, Inc.	10178	Deferred Presentment	9-30-10	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	1-7-11	\$2,400 Civil Penalty

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Name	Enforcement Case No.	Type of License or Registration	Date of Action	Action Taken	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Cheboygan Money Services, Inc.	7747	Deferred Presentment	5-18-10	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	3-10-11	\$3,000 Civil Penalty
Check Into Cash of Michigan, LLC	8809	Deferred Presentment	8-3-10	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	1-11-11	\$4,100 Civil Penalty
Check Into Cash of Michigan, LLC	10180	Deferred Presentment	9-30-10	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	1-7-11	\$2,500 Civil Penalty
Check Into Cash of Michigan, LLC	11083	Deferred Presentment	1-6-10	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	3-11-11	\$2,500 Civil Penalty
Christensen, Michael	8273	Mortgage	1-28-11	Cease & Desist Order	MCL 445.1652(a) Unlicensed Activity	Cease & Desist Order	1-31-11	Cease & Desist \$500 Civil Penalty
Clearcreek Mortgage Company	8255	Mortgage	9-15-10	Notice of Intent to Revoke	MCL 445.1652(a) Unlicensed Activity	Final Order	2-25-11	\$1,000 Civil Penalty

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Name	Enforcement Case No.	Type of License or Registration	Date of Action	Action Taken	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Cole Realty and Lending, Inc.	7746	Mortgage	11-30-10	Proposed Consent Order	MCL 445.1652(a) Unlicensed Activity	Consent Order	2-15-11	\$2,000 Civil Penalty
Concord Financial, Inc.	8256	Mortgage	9-15-11	Notice of Intent to Revoke	MCL 445.1652(a) Unlicensed Activity	Final Decision	2-11-11	\$1,000 Civil Penalty
Cottonwood Financial Michigan, LLC	9745	Deferred Presentment	9-30-10	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	1-7-11	\$3,400 Civil Penalty
Cottonwood Financial Michigan, LLC	11207	Deferred Presentment	2-17-10	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	3-29-11	\$3,000 Civil Penalty
Crown, William L.	10961	Securities	10-15-10	Cease & Desist Order	MCL 451.501 Unregistered Sale of Securities	Consent Order	1-24-11	\$2,500 Securities Fine \$1,000 Civil Penalty
Cyplik, Michael	10945	Mortgage	11-1-10	Notice of Intent to Revoke	MCL 445.1652(c) Unlicensed Activity	Final Order	2-1-11	\$500 Civil Penalty Revoke License

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Name	Enforcement Case No.	Type of License or Registration	Date of Action	Action Taken	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Davis, James P.	10963	Securities	10-15-10	Cease & Desist Order	MCL 451.501 Unregistered Sale of Securities	Consent Order	1-24-11	\$2,500 Securities Fine \$1,000 Civil Penalty
Denbrock, Daniel A.	7759	Insurance	12-14-10	Notice of Opportunity to Show Compliance	MCL 500.249(a) Failure to Respond	Final Decision	3-4-11	Revoke License
Deroche, Craig M.	10947	Insurance	10-12-10	Notice of Opportunity to Show Compliance	MCL 500.1247 Failure to Report Other States Administrative Action	Consent order	1-6-11	\$500 Civil Penalty
Donrich, Inc.	11057	Deferred Presentment	12-8-10	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	3-9-11	\$500 Civil Penalty
Erad-Coupe, Christopher	11117	Mortgage	12-20-10	Cease & Desist Order	MCL 445.1652(a) Unlicensed Activity	Cease & Desist Order	3-22-11	Cease & Desist Order
Everhart, Tom Cash Money Brothers Payday Advance	7653	Deferred Presentment	7-28-10	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Final Decision	2-16-11	\$5,000 Civil Penalty

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Name	Enforcement Case No.	Type of License or Registration	Date of Action	Action Taken	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Express Payday Advance and Check Cashing, Inc. III	7669	Deferred Presentment	4-20-10	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	3-4-11	\$1,600 Civil Penalty
E-Z Cash 1 Inc.	7361	Deferred Presentment	9-1-10	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	1-21-11	\$1,000 Civil Penalty
Fast Funds, Inc.	7077	Deferred Presentment	2-24-09	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	1-21-11	\$1,500 Civil Penalty
Financial Guaranty Insurance Company	11120	Insurance	1-19-11	Proposed Consent Order	MCL 500.410 Failure to maintain unimpaired capital and surplus	Consent Order	1-19-11	Suspend License
Freedom Mortgage Services	11102	Mortgage	12-27-10	Notice of Intent to Revoke	MCL 445.1652(a) Unlicensed Activity	Final Order	2-1-11	\$1,000 Civil Penalty Revoke License
Gerald J. Wilkoff, Inc.	11056	Insurance	12-14-10	Notice of Opportunity to Show Compliance	MCL 500.403 Failure to meet statutory requirements	Consent Order	2-3-11	\$1,000 Civil Penalty
Fidelity and Deposit Company Zurich American Insurance Company								\$10,000 Civil Penalty

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Name	Enforcement Case No.	Type of License or Registration	Date of Action	Action Taken	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Giacomino, Lisa	9181	Insurance	9-3-10	Notice of Opportunity to Show Compliance	MCL 500.1205 Incorrect Statement made on Application MCL 500.1239 Misconduct of Business	Final Decision	2-16-11	Revoke License
Gibson, Giles	9747	Insurance	9-24-10	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business	Final Order	2-16-11	Revoke License
Goldman, Sachs & Co.	11232	Securities	3-1-10	Proposed Consent Order	MCL 451.604(1)(g) Engaging In dishonest or unethical business practices MCL 451.604(a)(2) Failure to Supervise	Consent Order	3-1-11	\$81,989.62 State of Michigan General Fund \$9,109.96 MI Investors Trust Fund
Great Lakes Specialty Finance, Inc.	11122	Deferred Presentment	12-20-10	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	2-8-11	\$2,000 Civil Penalty
Habib, Shironda R.	9182	Insurance	9-3-10	Notice of Opportunity to Show Compliance	MCL 500.249(a) Failure to Respond	Final Decision	1-7-11	Revoke License

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Name	Enforcement Case No.	Type of License or Registration	Date of Action	Action Taken	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Hamming, Courtney Farwell Insurance Agency, Inc.	11217	Insurance	2-22-11	Proposed Consent Order	MCL 500.1239 Misconduct of Business	Consent Order	2-23-11	Revoke License
Hammon, Douglas	11134	Mortgage	12-28-10	Notice of Intent to Revoke	MCL 445.1652 Unlicensed Activity	Final Decision	2-4-11	\$500 Civil Penalty Revoke License
Harris, Stephen	11104	Mortgage	1-18-11	Cease & Desist Order	MCL 445.1652(a) Unlicensed Activity	Cease & Desist Order	1-31-11	Cease & Desist \$250 Civil Penalty
Herron, Justin	7853	Insurance	7-2-10	Notice of Opportunity to Show Compliance	MCL 500.1247 Failure to report other states action MCL 500.1239 Misconduct of Business	Final Decision	2-16-11	Revoke License
Hunt, Jamie	9484	Mortgage	11-01-10	Cease & Desist Order	MCL 445.1652 Unlicensed Activity	Cease & Desist Order	3-11-11	Cease & Desist \$500 Civil Penalty
Infinity Mortgage Service, Inc.	9693	Mortgage	9-3-10	Notice of Intent to Revoke	MCL 445.1653 Failure to renew license MCL 445.1652 Unlicensed Activity	Final Order	2-1-11	\$14,250 Civil Penalty Revoke License

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Name	Enforcement Case No.	Type of License or Registration	Date of Action	Action Taken	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Juberg, Donald L.	11048	Securities	10-15-10	Cease & Desist Order	MCL 451.501 Unregistered Sale of Securities	Consent Order	3-7-11	\$5,000 Securities Fine \$5,000 Civil Fine
Katco, L.L.C.	10181	Deferred Presentment	10-7-10	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	1-4-11	\$1,300 Civil Penalty
Kho, Antonio	9530	Mortgage	11-1-10	Cease & Desist Order	MCL 445.1652 Unlicensed Activity	Cease & Desist Order	1-28-11	\$500 Civil Penalty Cease & Desist
LA Fond Auto Sales, LLC	7782	Motor Vehicle Sales	6-24-10	Notice of Opportunity to Show Compliance	MCL 492.109 Fraudulent Statements	Final Decision	1-25-11	Revoke License
Land Owners Title Agency, Inc.	7342	Insurance	4-7-10	Notice of Opportunity to Show Compliance	MCL 500.249(a) Failure to Respond	Consent Order	2-17-11	\$1,900 Restitution
Lend-A-Friend Financial Services, LLC	7125	Deferred Presentment	4-7-09	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	2-14-11	\$1,000 Civil Penalty

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Linares, Maria	8806	Mortgage	8-26-10	Order of Prohibition	MCL 445.1668(8) Violations of the MBLSLA	Order of Prohibition	3-10-11	Prohibition
Mann, Richard A.	10959	Securities	10-15-10	Cease & Desist Order	MCL 451.501 Misrepresentation	Final Decision	3-23-11	\$1,500 Civil Penalty Revoke License
Marion, Craig	7751	Insurance	5-19-10	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business	Final Decision	1-31-11	Revoke License
Mattingly, Amy M.	11045	Securities	10-15-10	Cease & Desist Order	MCL 451.501 Unregistered sale of Securities	Consent Order	2-17-11	\$2,500 Securities Fine \$1,000 Civil Penalty
Metro Investors III, LLC	7360	Deferred Presentment	9-1-10	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	1-3-11	\$7,600 Civil Penalty
Metro Investors V, LLC	11125	Deferred Presentment	12-14-10	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility MCL 487.2153 Misconduct of Business	Consent Order	2-11-11	\$3,500 Civil Penalty

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Name	Enforcement Case No.	Type of License or Registration	Date of Action	Action Taken	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Metro Investors VIII, LLC	10182	Deferred Presentment	10-4-10	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility MCL 487.2153 Misconduct of Business	Consent Order	1-4-11	\$2,500 Civil Penalty
Michigan Title Works Agency, Inc.	5557	Insurance	7-3-08	Notice of Opportunity to Show Compliance	MCL 500.249(a) Failure to Respond	Consent Order	2-8-11	Revoke License
Miles, Ronald E.	11206	Insurance	2-17-11	Notice of Opportunity to Show Compliance	MCL 500.1247 Failure to report other state's administrative action	Consent Order	3-24-11	\$500 Civil Penalty
Munschy,, Da D'lorio, Sheryl L.	10955	Debt Management	1-10-11	Cease & Desist Order	MCL 451.414(4) Unlicensed Activities	Consent Order	1-24-11	Cease & Desist
Northlawn Financial, Inc.	8259	Mortgage	9-27-10	Notice of Intent to Revoke	MCL 445.1652 Unlicensed Activity	Final Decision	2-18-11	\$2,000 Civil Penalty Revoke License
One-Stop Cash Advance, LLC	10969	Deferred Presentment	11-1-10	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	1-11-11	\$4,000 Civil Penalty

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Pangborn, Scott	11086	Securities	11-17-10	Notice of Opportunity to Show Compliance	MCL 451.501 Unregistered sale of Securities	Consent Order	3-7-11	\$1,000 Securities Fine \$500 Civil Penalty
Pearson, Kimberly M.	11036	Securities	10-15-10	Cease & Desist Order	MCL 451.501 Unregistered sale of Securities	Consent Order	3-28-11	\$1,000 Civil Penalty
Person, Joseph S.	5616	Insurance	3-23-09	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business	Final Decision	2-1-11	Revoke License
Phoenix Mortgage & Financial, Inc.	8260	Mortgage	9-15-10	Notice of Intent to Revoke	MCL 445.1652 Unlicensed Activity	Final Decision	2-25-11	\$1,000 Civil Penalty
Pitcher, Timothy J.	5517	Insurance	12-22-08	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business	Final Decision	1-31-11	Revoke License
Pond, Christopher	8607	Consumer Finance	9-17-10	Notice of Intent to Revoke	MCL 445.1652(a) Unlicensed Activity	Settlement Agreement	1-31-11	\$250 Civil Penalty

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Prime Plus Mortgage, Inc.	8609	Mortgage	9-15-10	Notice of Intent to Revoke	MCL 445.1652 Unlicensed Activity MCL 445.1671 Failure to maintain books	Final Order	1-28-11	Revoke License
Prudential Investment Portfolio, Inc.	5060	Securities	12-28-10	Proposed Consent Order	MCL 451.708 Misconduct of an agent	Consent Order	2-1-11	\$7,100 Filing Fees \$5,000 Civil Penalty
Reynolds, Jason	10940	Mortgage	11-1-10	Cease & Desist Order	MCL 445.1652(a) Unlicensed Activity	Cease & Desist Order	1-31-11	\$500 Civil Penalty Cease & Desist
RFK Services, Inc.	11121	Deferred Presentment	12-14-10	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility MCL 487.2153 Misconduct of Business	Consent Order	1-4-11	\$4,700 Civil Penalty
Ryan, Margaret	11100	Insurance	12-07-10	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business	Consent Order	2-14-11	\$500 Civil Penalty
Senior's Advantage LLC	10963	Securities	10-15-10	Cease & Desist Order	MCL 451.501 Unregistered Sale of Securities	Consent Order	1-24-11	\$2,500 Securities Fine \$1,000 Civil Penalty

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Sestina, Stephen E.	11053	Securities	10-15-10	Cease & Desist Order	MCL 451.501 Unregistered Sale of Securities	Consent Order	3-29-11	\$2,500 Securities Fine \$1,000 Civil Penalty
Shoreline Mortgage Consultants, Inc.	10925	Mortgage	11-1-10	Notice of Intent to Revoke	MCL 445.1652(a) Unlicensed Activity	Final Order	1-31-11	\$2,000 Civil Penalty Revoke License
Sisler, Mike	8266	Mortgage	9-17-10	Notice of Intent to Revoke	MCL 445.1652(a) Unlicensed Activity	Settlement Agreement	1-28-11	\$250 Civil Penalty
Smith, Albert	11129	Mortgage	11-01-10	Cease & Desist Order	MCL 445.1652(a) Unlicensed Activity	Final Order	2-23-11	\$500 Civil Penalty Revoke License
Stewart, Princess A. God Bless America Insurance Agency, LLC	7743	Insurance	6-24-10	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business MCL 500.4503 Fraudulent Insurance Acts	Consent Order	3-31-11	\$1,500 Civil Penalty
Swider, Eric S. First Financial Network, Inc.	7489	Insurance	11-23-09	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct unbecoming an agent MCL 500.249(a) Failure to Respond	Consent Order	1-14-11	\$500 Civil Penalty Revoke Licenses

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Takhar, Jasjit	8492	Mortgage	9-24-10	Cease & Desist Order	MCL 445.1652(a) Unlicensed Activity	Cease & Desist Order	3-11-11	\$500 Civil Penalty Cease & Desist
Taylor, Sammi	10939	Mortgage	11-1-10	Cease & Desist Order	MCL 445.1652(a) Unlicensed Activity	Cease & Desist Order	1-31-11	\$500 Civil Penalty Cease & Desist
Toms, Joseph	8493	Mortgage	9-24-10	Cease & Desist Order	MCL 445.1652(a) Unlicensed Activity	Cease & Desist Order	3-11-11	\$500 Civil Penalty Cease & Desist
Townsend Insurance Agency, Inc.	7772	Insurance	8-30-10	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business	Final Decision	1-7-11	Revoke License
Village Associates Mortgage, Inc.	8610	Mortgage	9-15-10	Notice of Intent to Revoke	MCL 445. 1672 Misconduct of Business MCL 445.1671 Failure to maintain books	Final Order	2-18-11	
Wcisel, Kevin S.	7768	Insurance	8-27-10	Notice of Opportunity to Show Compliance	MCL 500.1239(1) Misconduct of Business	Consent Order	1-11-11	\$500 Civil Penalty

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White, Brad R. White House Financial, Inc.	11050	Securities	1-4-11	Proposed Consent Order	MCL 451.501 Unregistered Sale of Securities	Consent Order	2-7-11	\$1,000 Civil Penalty
Whitestoen Credit Union	10922	Credit Union	9-9-10	Cease & Desist Order	MCL 490.301 Failure to File Application	Cease & Desist Order	2-4-11	Cease & Desist
Witte, Michael	8599	Mortgage	9-24-10	Cease & Desist Order	MCL 445.1652(a) Unlicensed Activity	Cease & Desist Order	1-3-11	Cease & Desist \$500 Civil Penalty
Wolverine TPA Associates, Inc.	7151	Insurance	12-16-09	Notice of Opportunity to Show Compliance	MCL 550.936(1) Failure to file Annual Statement	Consent Order	1-25-11	\$500 Civil Penalty
Workmen's Benefit Fund of the USA	6540	Insurance	2-16-09	Proposed Consent Order	MCL 500.2211 Failure to secure signature on application	Consent Order	1-25-11	\$1,000 Civil Penalty