

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

**Enforcement Actions  
July - September 2011**

<b>Name</b>	<b>Enforcement Case No.</b>	<b>Type of License or Registration</b>	<b>Date of Action</b>	<b>Action Taken</b>	<b>Reason for Action</b>	<b>Type of Closure</b>	<b>Date Closed</b>	<b>Fines and Other Penalties</b>
Abbott, Richard L.	11149	Insurance	1-20-11	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct Unbecoming an agent MCL 500.1207 Fiduciary Violation	Consent Order	7-5-11	\$1,500 Civil Penalty \$2,438 Restitution
ACA 5, LLC	11210	Mortgage	2-28-11	Notice of Opportunity to Show Compliance	MCL 445.1672 Misconduct of Business	Consent Order	7-11-11	\$500 Civil Penalty
Allied Check Cashing Michigan	11325	Deferred Presentment	7-22-11	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility MCL 487.2155 Failure to close a transaction in a timely manner	Consent Order	9-30-11	\$4,500 Civil Penalty
Baker, Ryan D.	11055	Securities	10-15-10	Cease & Desist Order	MCL 451.501 Unregistered Sale of Securities	Consent Order	8-3-11	\$1,000 Securities Fine \$500 Civil Penalty
Campbell, Candice	11089	Securities	1-26-11	Cease & Desist Order	MCL 451.501 Unregistered Sale of Securities	Cease & Desist Order	7-1-11	\$1,000 Civil Penalty \$2,000 Restitution
CJ's Financial								\$1,000 Civil Penalty

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Carrier, Mark G.	5268	Insurance	4-22-08	Notice of Opportunity to Show Compliance	MCL 500.1207 Fiduciary Violation	Final Decision	7-11-11	\$10,000 Civil Penalty Revoke License \$39,931 Restitution
Carroll, Joseph	11249	Insurance	5-5-11	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct unbecoming an agent	Consent Order	7-5-11	Revoke License
Cash For Checks	11238	Deferred Presentment	4-29-11	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility MCL 487.2159 Failure to maintain service agreement	Consent Order	9-23-11	\$1,500 Civil Penalty
Cash Now IX, LLC	10179	Deferred Presentation	9-30-10	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	7-27-11	\$10,000 Civil Penalty
Cash Now X, LLC	11218	Deferred Presentation	2-28-11	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	7-19-11	\$2,000 Civil Penalty
Cash Now XXI, LLC	11208	Deferred Presentation	3-11-11	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	8-29-11	\$3,600 Civil Penalty

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Chard, Ken J., Jr.	11156	Insurance	3-25-11	Notice of Opportunity to Show Compliance	MCL 500.249 Failure to Respond	Consent Order	7-1-11	\$500 Civil Penalty
Check & Cash USA, LLC	11258	Deferred Presentment	3-29-11	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility MCL 487.2153 Misconduct of Business	Consent Order	7-26-11	\$1,900 Civil Penalty
Cotey, Deborah	11305	Insurance	6-6-11	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct unbecoming an agent	Consent Order	9-12-11	\$500 Civil Penalty
Cottonwood Financial Michigan, LLC	11257	Deferred Presentment	3-29-11	Notice of Opportunity to Show Compliance	MCL 445. 2154 Failure to verify a customer's eligibility	Consent Order	8-30-11	\$4,500 Civil Penalty
DLB, LLC	11197	Deferred Presentment	2-18-11	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility MCL 487.2153 Misconduct of Business	Consent Order	8-30-11	\$4,000 Civil Penalty
Donnellan, Kevin T.	11169	Insurance	3-2-11	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business MCL 500.1207 Fiduciary Violation	Consent Order	9-6-11	\$1,200 Civil Penalty

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Epstein, Keith L.	11171	Insurance	1-24-11	Notice of Opportunity to Show Compliance	MCL 500.1207 Fiduciary Violation	Final Decision	7-26-11	Revoke License
FU Money LLC	11291	Deferred Presentment	5-17-11	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	9-13-11	\$3,500 Civil Penalty
Gaetz, William L.	11236	Insurance	4-6-11	Notice of Opportunity to Show Compliance	MCL 500.249(a) Failure to Respond	Final Decision	9-20-11	Revoke License
Gould, Joshua	11341	Insurance	7-22-11	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct unbecoming an agent	Consent Order	9-1-11	Revoke License
Havel, Tamara M.	11279	Insurance	5-11-11	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct unbecoming an agent	Consent Order	9-26-11	Revoke License
Hayes, Deborah	11262	Insurance	4-4-11	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct unbecoming an agent MCL 500.1247 Failure to report other State's Administrative Action	Final Decision	8-1-11	Revoke License

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Higgins, Doris	11282	Insurance	5-11-11	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct unbecoming an agent	Consent Order	7-7-11	Revoke License
Jalbert, Russell K. Jalbert Financial Group	7330	Securities	8-12-09	Cease & Desist Order	MCL 451.501 Unregistered Sale of Securities	Consent Order	7-27-11	\$3,000 Civil Penalty \$2,000 Civil Penalty
Kinnmonth, Angela	7744	Insurance	6-9-10	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct unbecoming an agent	Final Decision	8-3-11	Revoke License
Knabusch, Robert W.	10946	Insurance	2-22-11	Notice of Opportunity to Show Compliance	MCL 500. MCL 500.1239 Misconduct of Business MCL 500.1207 Fiduciary Violation	Consent Order	9-8-11	\$5,000 Civil Penalty \$650 Restitution Voluntarily Surrender License
Lilly, Erica L.	11247	Insurance	3-15-11	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct unbecoming an agent MCL 500.2018 Fraudulent Statements	Final Decision	7-19-11	Revoke License
McGowen, Juan B.	11267	Insurance	4-13-11	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct Unbecoming an agent	Consent Order	9-28-11	\$500 Civil Penalty

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Mr. V's Express Cash L.L.C.	7793	Deferred Presentment	6-22-11	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility MCL 487.2153 Misconduct of Business	Consent Order	8-31-11	\$5,000 Civil Penalty
Munsch, Da  D'lorio, Sheryl L.	10955	Debt Management	12-2-10	Proposed Consent Order	MCL 451.426 Failure to maintain books  MCL 451.425 Failure to maintain separate accounts	Cease & Desist Order  Cease & Desist Order	8-4-10	Cease & Desist  Cease & Desist \$1,418 Civil Penalty Voluntarily Surrender License
Pennsylvania Life Insurance Company	11170	Insurance	3-11-11	Notice of Opportunity to Show Compliance	MCL 500.2011 Unfair method of competition and/or deceptive act	Consent Order	9-29-11	\$1,000 Civil Penalty
Puchala, Catherine	11290	Mortgage	6-14-11	Cease & Desist Order	MCL 445.1652 Unlicensed Activity	Final Order	7-19-11	Cease & Desist \$500 Civil Penalty
Raspbury, Scott Future Insurance Services, LTD	10921	Insurance	11-11-10	Notice of Opportunity to Show Compliance	MCL 500.1905 Unlicensed Activity	Consent Order	7-26-11	\$2,500 Civil Penalty Revoke License

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Russell, David J.	11251	Credit Union	6-21-11	Notice of Intent to Prohibit	MCL 490.212 Misconduct of Business	Consent Order	9-20-11	Prohibition
Rutledge, Kimberlee	11231	Insurance	4-29-11	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct unbecoming an agent	Consent Order	7-5-11	Revoke License
Santalla, Monica R.	9750	Insurance	1-24-11	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct Unbecoming an agent	Consent Order	9-30-11	\$250 Civil Penalty
Smith, Brittany M.	11228	Insurance	4-11-11	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct Unbecoming an agent MCL 500.1207 Fiduciary Violation	Consent Order	7-11-11	\$500 Civil Penalty
Sweet, Don A.	11255	Insurance	6-1-11	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct Unbecoming an Agent	Consent Order	9-13-11	Revoke License
Traid Agency, Inc.	11267	Insurance	4-13-11	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business	Consent Order	9-28-11	\$500 Civil Penalty

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Wittstock, Eugene J.	7330	Securities	8-12-09	Cease & Desist Order	MCL 451.501 Unregistered Sale of Securities	Consent Order	7-27-11	\$10,000 Civil Penalty