

State of Michigan  
 Department of Labor & Economic Growth  
 Office of Financial and Insurance Services

Amended  
 Enforcement Actions  
 July - September 2004

Name and Location	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Acordia of Illinois Schaumburg, IL	03-1762	Accident & Health, Multiple Lines Property & Casualty	Notice of Opportunity to Show Compliance	10-03-03	MCL 500.1905 Unlicensed activities, MCL 500.1207(1) Fiduciary violation	Consent Order	07-12-04	\$10,000 Market Conduct Fee
American Life Ins. Co. of NY, The Atlanta, GA	04-2767	Life & Health	Proposed Settlement Agreement	06-15-04	MCL 500.240(1)(c) & 500.1208a(4) Failure to pay renewal fees	Settlement Agreement	08-05-04	\$250 Market Conduct Fee
Aviation Insurance Agency, Inc. Lansing, MI	04-2816	Accident & Health, Multiple Lines Property & Casualty	Notice of Opportunity to Show Compliance	06-25-04	MCL 500.1207 Fiduciary Violation	Consent Order	07-29-04	\$5,000 Civil Penalty
Beckett, Diane L. & PMC Title LLC Hudsonville, MI	03-2545	Title Insurance	Notice of Opportunity to Show Compliance	05-27-04	MCL 500.1207(1) Fiduciary Violation	Consent Order	07-08-04	Revocation
Cranbrook Financial Group, Inc. Bloomfield Hills, MI	04-2707	Mortgage	Notice of Opportunity to Show Compliance	04-06-04	MCL 445.1672(i), Failure to pay outstanding invoice(s) within a reasonable time	Final Order	08-04-04	License Revocation; \$1,000 Civil Fine; \$525 Late Penalty Fee
Dreams Agency Hampton, VA	04-2547	Securities	Cease & Desist Order	04-14-04	MCL 451.501 Intent to defraud; MCL 451. 502 (c) Unregistered activity	Cease & Desist	09-22-04	Cease & Desist

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DTL, Inc. Marysville, MI	04-2551	Securities	Cease & Desist Order	06-04-04	MCL 451.601 Unlicensed Activity	Cease & Desist	08-09-04	Cease & Desist
Equisource Home Credit, Inc. Birmingham, MI	04-2744	Mortgage	Notice of Opportunity to Show Compliance	04-16-04	MCL 445.1672(i), Failure to pay outstanding invoice(s) within a reasonable time	Final Order	08-23-04	License Revocation; \$575 Late Penalty Fee; \$1,000 Civil Fine
Equity Consultants, LLC Richfield, OH	04-2805	Mortgage	Proposed Consent Order	07-19-04	MCL 445.1659 Sale, or transfer without the consent of the Commissioner	Consent Order	08-05-04	\$1,000 Civil Penalty
Fairbanks Capital Corporation Salt Lake City, UT	02-1167	Mortgage	Notice of Opportunity to Show Compliance	03-25-03	MCL 445.1672(a) Failure to service mortgage loans according to contracts	Consent Order	07-20-04	\$97,473.63 Investigation Expenses; \$900,000 Restitution
Fidelity National Ins. Company Santa Barbara, CA	04-2778	Property & Casualty	Proposed Settlement Agreement	05-24-04	MCL 500.240(1)(c) & 500.1208a(4) Failure to pay renewal fees	Settlement Agreement	07-16-04	\$500 Market Conduct Fee
Fidelity National Title Insurance Co. Irvine, CA	04-2800	Title Insurer	Proposed Settlement Agreement	07-17-04	MCL 500.249(a) Failure to Respond	Settlement Agreement	07-19-04	\$500 Market Conduct Fee
Financial Solutions of Indiana, Inc. Fort Wayne, IN	04-2730	Mortgage	Notice of Opportunity to Show Compliance	04-09-04	MCL 445.1672(i), Failure to pay outstanding invoice(s) within a reasonable time	Final Order	08-05-04	License Revocation; \$1050 Late Penalty Fee; 2000 Civil Fine

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First Mortgage Fund, Inc. Farmington Hills, MI	04-2814	Mortgage	Proposed Consent Order	06-22-04	MCL 445.1679 Unlicensed activity	Consent Order	07-29-04	\$1,000 Civil Fine
Golf Emporium Corporation Esport Sports Corporation Brooklyn, NY	04-2757	Securities	Cease & Desist Order	05-20-04	MCL 451.701 Unregistered activity	Cease & Desist	07-19-04	Cease & Desist
Hall, Linda GoldKey Mortgage Boyne City, MI	04-2745	Mortgage	Notice of Opportunity to Show Compliance	03-21-04	MCL 445.1672(i), Failure to pay outstanding invoice(s) within a reasonable time	Consent Order	09-09-04	\$375 Penalty Fee
Hopper, Thom D. Klear Title Palm Harbor, FL	04-2737	Title	Notice of Opportunity to Show Compliance	05-26-04	MCL 500.1239(h) Demonstrated lack of fitness or trustworthiness	Consent Order	09-17-04	License Cancelled

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Iglo-Tel, Inc. Fonefriend, Inc. Interglobal Capital Corp. Rasmussen, Gary A. Detroit, MI	03-1679	Securities	Cease & Desist Order	08-20-03	MCL 451.601 Unlicensed Activity; MCL 451.501 Misleading statements	Cease & Desist	09-20-04	Cease & Desist
International Bond Headquarters; Mills, Hope; Wood, Kathleen Vancouver, BC	04-2758	Securities	Cease & Desist Order	05-20-04	MCL 451.407(a)(2) Failure to provide written statement as required; 451.501(1) Intention to defraud	Cease & Desist	07-19-04	Cease & Desist
Jackson, Clarence Philadelphia, PA	03-1867	Fire & Other Hazards	Notice of Opportunity to Show Compliance	10-08-03	MCL 500.269(a) Agent failure to respond	Final Order	07-15-04	Revocation
Kludy, Beverly S. Muskegon, MI	04-2712	Mortgage	Notice of Opportunity to Show Compliance	04-06-04	MCL 445.1672(i), Failure to pay outstanding invoice(s) within a reasonable time	Consent Order	09-01-04	License surrendered; Respondent agrees to pay \$500 Civil Fine and \$425 Late Penalty Fee as precondition to receiving a license in the future
Mortgage Concepts, Inc. Canton, MI	04-2806	Mortgage	Proposed Consent Order	07-28-04	MCL 445.1659 Failure to gain Commissioner consent regarding sale, transfer	Consent Order	08-05-04	\$1,000 Civil Penalty

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Nations Hazard Ins. Co. West Dundee, Ill	04-2546	Life, Property & Casualty	Cease & Desist Order	04-2552	MCL 445.1652 Unlicensed activity	Final Order	07-27-04	Cease & Desist
Novak, Terry Novak & Associates Dearborn, MI	04-2736	Accident & Health, Multiple Property & Casualty	Notice of Opportunity to Show Compliance	04-03-04	MCL 500.2018 Unfair method of competition	Consent Order	09-17-04	\$500 Market Conduct Fee
OneBeacon Insurance Company Boston, MA	03-2733	Property & Casualty	Notice of Opportunity to Show Compliance	03-26-04	MCL 500.438(3) Company failure to respond	Consent Order	07-08-04	\$5,000 Civil Penalty
Pacificare Life & Health Ins. Co. LaGuna Hills, CA	04-2786	Life & Health	Proposed Settlement Agreement	05-24-04	MCL 500.1208a(4) Failure to pay renewal fees	Settlement Agreement	07-19-04	\$2,500 Market Conduct Fee
Porter-Hart, Shirley Piedmont, OK	04-2759	Multiple Lines Property & Casualty	Notice of Opportunity to Show Compliance	06-17-04	MCL 500.1239 Conduct unbecoming an agent	Consent Order	08-02-04	License Cancelled
Progressive American Ins. Co. Mayfield Village, OH	04-2787	Property & Casualty	Proposed Settlement Agreement	04-24-04	MCL 500.1208a(4) Failure to pay renewal fees	Settlement Agreement	07-19-04	\$250 Market Conduct Fee

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Republic Western Insurance Co. Phoenix, AZ	04-2789	Property & Casualty	Proposed Settlement Agreement	05-24-04	MCL 500.1208a(4) Failure to pay renewal fees	Settlement Agreement	08-16-04	\$200 Market Conduct Fee
Sterling Blackthorn, Inc. Manistee, MI	04-2553	Securities	Cease & Desist Order	06-10-04	MCL 451.501(1) Intention to defraud	Cease & Desist	09-28-04	Cease & Desist
Taylor, Arthur Southfield, MI	01-810	Multiple Lines, Property & Casualty	Notice of Opportunity to Show Compliance	10-26-01	MCL 500.1239(1)(h) Lack of fitness or trustworthiness	Final Order	08-31-04	Revocation
TC Group, LLC Troy, MI	04-2815	Mortgage	Proposed Consent Order	07-22-04	MCL 445.1652 Unlicensed activity	Consent Order	08-05-04	\$1,000 Civil Fine
Union Labor Life Ins. Company Washington, DC	04-2793	Life and Health	Proposed Consent Order	05-24-04	500.1208a(4) Failure to pay renewal fees	Consent Order	07-26-04	\$500 Market Conduct Fee
Universal Health Management LLC Detroit, MI	02-1002	Third Party Administrator	Cease & Desist Order	07-10-02	MCL 550.910 Unlicensed activity	Cease & Desist Order	07-12-04	Cease & Desist
Venus Financial Group, Inc. Grand Rapids, MI	03-1889	Mortgage	Notice of Opportunity to Show Compliance	12-01-03	MCL 445.1657(2) Failure to file financial statement	Consent Order	08-23-04	\$1,000 Late Penalty Fee; \$500 Civil Fine

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Westport Insurance Corporation Jefferson City, MO	03-2700	Property & Casualty	Notice of Opportunity to Show Compliance	04-22-04	MCL 500.438(3) Company failure to respond	Consent Order	08-26-04	\$1,500 Civil Penalty
Yeazel, John G. Grand Rapids, MI	03-1332	Accident, Health & Life	Notice of Opportunity to Show Compliance	11-25-03	MCL 500.1239(1)(h) Lack of fitness or trustworthiness	Consent Order	08-17-04	Revocation