

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

**Enforcement Actions
October – December 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
Action Immigration Bond & Insurance Service, Inc. Glass, Walter Jimenez, Daniel Keyer, Katie Moss, Edward Urias, Gloria	11126	Insurance	1-19-11	Notice of Opportunity to Show Compliance	MCL 500.1208 Effecting Insurance within a 12 month period in excess of \$15% of total premium MCL 500.1239 Misconduct of Business MCL 500.402 Unlicensed activity	Consent Order	10-12-11	\$5,000 Civil Penalty Cease & Desist
ACSO of Michigan, Inc.	11385	Deferred Presentment	10-26-11	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	12-29-11	\$500 Civil Penalty
Benefit Admin. Services Int'l. Corp. (Basic)	11183	TPA	4-15-11	Notice of Opportunity to Show Compliance	MCL 550.936 Failure to file annual statement MCL 550.950 Engaging in prohibited conduct	Consent Order	10-15-11	\$500 Civil Penalty
Brandon, James	10190	Mortgage	2-24-11	Administrative Complaint/ Order/Notice of Hearing	MCL 445.1668(8) Violations of the MBLSLA	Final Decision	10-21-11	Prohibition

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Cash Advance USA, Inc.	11358	Deferred Presentment	10-13-11	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	12-19-11	\$1,500 Civil Penalty
Cash In A Flash, LLC	11340	Deferred Presentment	7-22-11	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	12-8-11	\$1,500 Civil Penalty
Cash In Hand V, LLC	11138	Deferred Presentment	1-24-11	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	10-19-11	\$1,200 Civil Penalty
Cash Now XXXIII, LLC	11215	Deferred Presentment	3-11-11	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	10-6-11	\$2,600 Civil Penalty
Cash on Demand Kalamazoo, LLC	11359	Deferred Presentment	9-12-11	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	12-8-11	\$1,800 Civil Penalty

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Cash Your Check Plus, Inc.	11087	Deferred Presentment	12-14-10	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	10-3-11	\$5,800 Civil Penalty
Central Clearing Co./Cash Now, Partners, Limited Partnership	11209	Deferred Presentment	3-21-11	Notice of Opportunity to Show Compliance	MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	10-27-11	\$6,000 Civil Penalty
Central Clearing Co./Cash Now, Partners, Limited Partnership	10185	Deferred Presentment	10-12-10	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business	Consent Order	11-14-11	\$1,500 Penalty
Central Clearing Co./Cash Now, Partners, Limited Partnership	11074	Deferred Presentment	12-14-10	Notice of Opportunity to Show Compliance	MCL 487.2153 Misconduct of Business MCL 487.2151 Failure to Post	Consent Order	11-04-11	\$5,500 Civil Penalty

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Check Into Cash of Michigan, LLC	11323	Deferred Presentment	10-13-11	Notice of Opportunity to Show Compliance	MCL 487.2155 Unlawful renewal of a deferred presentment service agreement MCL 487.2154 Failure to verify a customer's eligibility	Consent Order	12-20-11	\$2,000 Civil Penalty
Clark, Paul D.	7781	Insurance	7-28-10	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business	Consent Order	11-30-11	Revoke License
Collins, John Jr.	7607	Mortgage	10-24-11	Administrative Complaint/Order/ Notice of Hearing	MCL 445.1668(8) Violations of the MBLSLA	Order of Prohibition	12-28-11	Prohibition
Cucinella, Mary Ann	10954	Insurance	12-14-10	Notice of Opportunity to Show Compliance	MCL 500.249(a) Failure to Respond	Consent Order	11-7-11	\$125 Civil Penalty Voluntarily Surrender License
Five JS Payday Advance, Inc.	11356	Deferred Presentment	8-26-11	Notice of Opportunity to Show Compliance	MCL 487. 2154 Failure to verify a customer's eligibility	Consent Order	11-16-11	\$300 Civil Penalty

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Fluker, Antonio, L. Jr. Innovative Realty Group, Inc.	11245	Insurance	9-22-11	Cease & Desist Order	MCL 500.1222 Unlicensed Activity MCL 500.1226 Unlicensed person acting as an adjuster	Cease & Desist Order	12-19-11	Cease & Desist
Frost, Thomas	8588	Insurance	1-18-11	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business MCL 500.1247 Failure to report other state's action	Final Decision	12-19-11	Revoke License
Gallagher, Daniel P.	11248	Insurance	7-8-11	Notice of Opportunity to Show Compliance	MCL 500.1239 Unlawful Behavior of Agent	Consent Order	11-29-11	Revoke License
Gosselin, Richard	11362	Mortgage	10-28-11	Order of Prohibition	MCL 445.1668(8) Violations of the MBLSLA	Order of Prohibition	11-2-11	Prohibition
Gosselin, Rita	11363	Mortgage	10-28-11	Order of Prohibition	MCL 445.1668(8) Violations of the MBLSLA	Order of Prohibition	11-2-11	Prohibition
Manaia, Anthony, G.	11088	Securities	12-14-10	Notice of Opportunity to Show Compliance	MCL 451.501 Unregistered Sale of Securities	Consent Order	11-14-11	\$2,500 Civil Penalty

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Matthews, Melvin K.	7594	Insurance	3-18-10	Notice of Opportunity to Show Compliance	MCL 500.1207 Fiduciary Violation MCL 500.1239 Misconduct of Business	Final Decision	12-19-11	Revoke License
Okere-Campbell, Blessing	11322	Insurance	6-30-11	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of Business	Final Decision	12-15-11	Revoke License \$14,820 Restitution
Polly, Patrick	11413	Insurance	11-21-11	Proposed Consent Order	MCL 500.1207 Fiduciary Violation MCL 500.1239 Misconduct of Business	Consent Order	12-16-11	Revoke License
Porath, William J.	11250	Insurance	4-11-11	Notice of Opportunity to Show Compliance	MCL 500.249 Failure to Respond MCL 500.1247(2) Failure to Report Criminal Prosecution	Final Decision	10-3-11	Revoke License
Purchase, Matthew R. Legacy Family Funeral Services, LLC	11304	Insurance	6-14-11	Notice of Opportunity to Show Compliance	MCL 500.1207 Fiduciary Violation MCL 500.1239 Misconduct of Business	Consent Order	11-4-11	Revoke License
Reese, Edmond	7750	Insurance	1-18-11	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct Unbecoming an Agent	Final Decision	10-3-11	\$500 Civil Penalty Revoke License

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Roughen, Scott D. Smith, Chris IWorld Financial Group United Defendco	11367	Insurance	9-21-11	Cease & Desist Order	MCL 500.1201 Unlicensed Activity MCL 500.4503 Fraudulent Insurance Act	Cease & Desist Order	11-15-11	Cease & Desist
Saad, Mohamed I.	11338	Insurance	8-18-11	Notice of Opportunity to Show Compliance	MCL 500.1239 Conduct Unbecoming an Agent	Final Decision	11-23-11	Revoke License
Smith, Tony	11105	Mortgage	1-18-11	Cease & Desist Order	MCL 445.1652 Unlicensed Activity	Final Decision	12-15-11	\$250 Civil Penalty
Stacey, Mike	7141	Mortgage	7-22-09	Order of Prohibition	MCL 445.1668(8) Violations of the MBLSLA	Order of Prohibition	11-2-11	Consent Order of Prohibition
Stearns, Gary S.	11202	Insurance	2-22-11	Notice of Opportunity to Show Compliance	MCL 500.1247 Failure to Report Other State's Action MCL 249(a) Failure to Respond	Consent Order	11-14-11	\$500 Civil Penalty Voluntarily Surrender License
.Top Notch Used Cars, LLC	11241	Motor Vehicle Sales	5-1-11	Notice of Opportunity to Show Compliance	MCL 492.103 Unlicensed Activity	Consent Order	11-1-11	\$1,000 Civil Penalty

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United Commercial Credit	11400	Mortgage	10-27-11	Cease & Desist Order	MCL 445.1652 Unlicensed Activity	Cease & Desist Order	12-19-11	Cease & Desist