

STATE OF MICHIGAN  
DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS  
OFFICE OF FINANCIAL AND INSURANCE REGULATION

Before the Commissioner of the Office of Financial and Insurance Regulation

In the matter of:

Catherine Puchala

Enforcement Case No. 11-11290

Respondent  
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Issued and Entered,  
On July 13, 2011,  
by Stephen R. Hilker  
Chief Deputy Commissioner

**FINAL ORDER TO CEASE AND DESIST,**

1. On June 14, 2011, pursuant to MCL 445.1662, the Acting Chief Deputy Commissioner of the Office of Financial and Insurance Regulation ("OFIR") issued to Catherine Puchala ("Respondent"), an Order to Cease and Desist, Assessment of a Civil Fine, and Notice of Opportunity for Hearing (Order).
2. The Order contained allegations that Respondent had violated the Mortgage Brokers, Lenders, and Servicers Licensing Act, 1987 PA 173, as amended, MCL 445.1651 *et seq.* (Act).
3. The Order alleged that Respondent failed to notify OFIR within 10 days of beginning or terminating an employment or agency relationship. The investigation revealed that Respondent was terminated by a licensee or registrant on May 25, 2010, but did not notify OFIR until July 1, 2010. Further, Respondent was hired by another licensee or registrant on June 10, 2010, but did not notify OFIR until July 1, 2010.
4. Respondent was ordered to immediately cease and desist from violating the Act and ordered to pay a \$500.00 civil fine within 45 days of the Order.
5. The Order further advised Respondent of the opportunity to request a hearing concerning the Order not more than 30 days after the effective date of the Order.
6. On July 5, 2011, Respondent paid the \$500.00 fine and did not request a hearing, therefore the Order is **FINAL**.

  
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Stephen R. Hilker  
Chief Deputy Commissioner