

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:

Earnest Wayne Begley,

Enforcement Case No. 11-11178

Respondent.
_____ /

Issued and Entered,
This 1st day of May, 2011,
by Stephen R. Hilker,
Chief Deputy Commissioner

FINAL ORDER TO CEASE AND DESIST
AND
PAY CIVIL FINE

I.

Findings of Fact

1. On February 17, 2011, pursuant to the Mortgage Brokers, Lenders, and Servicers Licensing Act ("MBLSLA"), MCL 445.1651 *et seq.*, the Chief Deputy Commissioner issued to Respondent an ORDER TO CEASE AND DESIST, ASSESSMENT OF A CIVIL FINE, AND NOTICE OF OPPORTUNITY FOR HEARING (the "Order").
2. The Order, incorporated herein by this reference, ordered Respondent to cease and desist from violating the MBLSLA. Specifically, the Respondent was ordered to cease and desist from originating residential mortgage loans without being properly registered under the MBLSLA.
3. The Order further ordered Respondent to pay a civil fine in the amount of FIVE

HUNDRED DOLLARS (\$500.00).

4. The Order, served on Respondent in accordance with Section 16 of the MBLSLA, MCL 445.1666, advised Respondent that Respondent was entitled to a hearing on this matter if Respondent filed a written request within 30 days of the date of the Order.
5. The Order was served on Respondent on or about March 28, 2011, as evidenced by the attached Verified Return of Service attesting to personal service.
6. Respondent failed to request a hearing within 30 days as required by statute.

II.

Final Order to Cease and Desist and Pay Civil Fine

NOW, THEREFORE, based upon the factual findings set forth above and the files and records of the Office of Financial and Insurance Regulation, **IT IS HEREBY ORDERED THAT:**

1. The factual allegations set forth in the Order shall be and hereby are found to be true and correct. Specifically, it is found that, in violation of the MBLSLA, Respondent originated at least one residential mortgage loan without being properly registered under the MBLSLA.
2. A Final Order to **CEASE AND DESIST**, pursuant to MCL 445.1666, shall be and hereby is issued and entered against Respondent.
3. Respondent shall pay to the State of Michigan, Office of Financial and Insurance Regulation, a **CIVIL FINE** in the amount of FIVE-HUNDRED DOLLARS (\$500.00). The **CIVIL FINE** shall be tendered in the form of a certified check or money order payable to the State of Michigan and attached to the enclosed invoice. Pursuant to MCL 445.1658(8), the **CIVIL FINE** shall be deposited into the MBLSLA Fund with the Department of Treasury.
4. This Order shall be and is effective on the date it is issued, as shown in the caption

hereof.

5. This Order shall remain in effect until terminated, modified, or set aside, in writing by the Commissioner of the Office of Financial and Insurance Regulation (the "Commissioner").

6. The Commissioner specifically retains jurisdiction of the matter contained herein to issue such further order or orders as he may deem just, necessary, or appropriate so as to assure compliance with the law and protect the interest of the public.

IT IS SO ORDERED.



Stephen R. Hilker
Chief Deputy Commissioner

VERIFIED RETURN OF SERVICE

State of Michigan

County of

Department Of Energy, Labor & Economic G Court

Case Number: 1111178

Plaintiff:

IN THE MATTER OF EARNEST WAYNE BEGLEY

vs.

Defendant:

For:

Daniel Feinberg

STATE OF MICHIGAN OFFICE OF FINANCIAL AND INSURANCE REGULATION DEPT OF ENERGY LA

611 West Ottawa

3rd Floor

Lansing, MI 48909

Received by ALLEN & HOPE PROCESS SERVING on the 28th day of March, 2011 at 1:37 pm to be served on **EARNEST BEGLEY,**

I, JEROME NICKOLS, being duly sworn, depose and say that on the **28th day of March, 2011 at 8:00 pm, I:**

PERSONALLY SERVED the within named person with a true copy of this **CERTIFICATE OF SERVICE, ORDER TO CEASE AND DESIST ASSESSMENT OF A CIVIL FINE AND NOTICE OF OPPORTUNITY FOR HEARING, LOAN OFFICER INVESTIGATION REPORT** with the date and hour endorsed thereon by me, pursuant to State Statutes.

Service Fee Items:

Mileage Fee	25 @ .77	\$19.25
Service Fee		\$21.00
Total		\$40.25

I certify that I am over the age of 18, have no interest in the above action, and am a Process Server, in good standing, in the judicial court in which the process was served.

State of Michigan

County of

Subscribed and Sworn to before me on the 29th day of March, 2011 by the affiant who is personally known to me.

Cindy Burke

Notary Public

Acting in County

My Commissions Expires:

JEROME NICKOLS

Process Server

ALLEN & HOPE PROCESS SERVING

Management Co., Inc.

1024 S. Grand Traverse

Flint, MI 48502

(810) 239-7788

Our Job Serial Number: FLI-2011010590

CINDY BURKE

Notary Public, State of Michigan

County of Oakland

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Acting in the County of Oakland