

**Department of Insurance and Financial Services  
Enforcement Actions  
January – March 2016**

<b>Name</b>	<b>Enforcement Case No.</b>	<b>Type of License or Registration</b>	<b>Action Taken</b>	<b>Date of Action</b>	<b>Reason for Action</b>	<b>Type of Closure</b>	<b>Date Closed</b>	<b>Fines and Other Penalties</b>
Ashton, Jeffrey Ashton Agency, Inc.	12457	Insurance	Notice of Opportunity to Show Compliance	4-24-15	MCL 500.1239 Misconduct of an Agent	Consent Order	2-5-16	Revoke Licenses
Bah, Ibrahima	12596	Insurance	Cease & Desist Order	11-20-15	MCL 500.493(2)1 Unlicensed Activity	Final Cease & Desist Order	1-12-16	Cease & Desist
Bahora, Alia Assurity Insurance Agency IV, LLC	12271	Insurance	Summary Suspension Order	2-3-15	MCL 500.1239 Unlicensed Activity MCL500.1207 Fiduciary Viol ation	Summary Suspension Order	1-21-16	Revoke Licenses
Carlson, Diana	12548	Insurance	Notice of Opportunity to Show Compliance	11-5-15	MCL 500.1239 Misconduct of an Agent	Consent Order	2-22-16	Revoke License
Garceau, Paul J., Jr. Stroup-Garceau, Kelly S. Apex Wealth Management	12800	Insurance	Order of Summary Suspension	12-7-15	MCL 500.1239 Misconduct of an Agent	Summary Suspension Order	3-17-16	Revoke Licenses
Gervasi, Gerald T., Jr.	12573	Insurance	Cease & Desist Order	8-11-15	MCL 500.493(2)1 Unlicensed Activity	Final Cease & Desist Order	1-15-16	Cease & Desist
H&M Insurance Agency, Inc.	12339	Insurance	Administrative Hearing/Order/ Notice of Hearing	1-20-15	MCL 500.249(a) Failure to Respond	Final Decision	3-17-16	Revoke License

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Hallak, Suhail	12735	Mortgage	Order of Prohibition	1-14-16	MCL 445.1668a(8) Violations of the MBLSLA	Prohibition	1-20-16	Prohibition
Karana, Al	12736	Mortgage	Order of Prohibition	2-1-16	MCL 445.1668a(8) Violations of the MBLSLA	Prohibition	2-2-16	Prohibition
Martina, James	12665	Insurance	Notice of Opportunity to Show Compliance	12-15-15	MCL 500.2066 Unlawful Practices	Consent Order	3-30-16	Revoke License
Messerly, Joseph	12167	Insurance	Notice of Opportunity to Show Compliance	9-25-14	MCL 500.1239 Non Payment	Consent Order	3-23-16	\$5,000 Civil Penalty
Meszaros, Christy	12254	Mortgage	Notice of Opportunity to Show Compliance	1-28-15	MCL 493.149(6) Failure to Pay Invoice	Final Decision	1-6-16	\$1,000 Late Penalty
Morgan, Stacy	12731	Mortgage	Order of Prohibition	2-3-16	MCL 445.1668a(8) Violations of the MBLSLA	Prohibition	2-4-16	Prohibition
Murad, Joey	12732	Mortgage	Order of Prohibition	1-13-16	MCL 445.1668a(8) Violations of the MBLSLA	Prohibition	1-20-16	Prohibition
Najor, Jason	12733	Mortgage	Order of Prohibition	1-20-16	MCL 445.1668a(8) Violations of the MBLSLA	Prohibition	2-2-16	Prohibition
Najor, Jeffrey	12734	Mortgage	Order of Prohibition	1-13-16	MCL 445.1668a(8) Violations of the MBLSLA	Prohibition	1-20-16	Prohibition

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Old Town Title, LLC	12548	Insurance	Notice of Opportunity to Show Compliance	11-5-15	MCL 500.1239 Misconduct of an Agent	Consent Order	2-22-16	Revoke License
Sandoval, Kenneth	12729	Mortgage	Order of Prohibition	2-10-16	MCL 445.1668a(8) Violations of the MBLSLA	Prohibition	2-17-16	Prohibition
Shamoun , Wasseem	12737	Mortgage	Order of Prohibition	1-20-16	MCL 445.1668a(8) Violations of the MBLSLA	Prohibition	2-2-16	Prohibition
Vinco, Ryan	12728	Mortgage	Order of Prohibition	1-14-16	MCL 445.1668a(8) Violations of the MBLSLA	Prohibition	1-20-16	Prohibition
Woolsey, Richard	12727	Mortgage	Order of Prohibition	2-10-16	MCL 445.1668a(8) Violations of the MBLSLA	Prohibition	2-17-16	Prohibition