

**State of Michigan
Department of Insurance and Financial Services
Enforcement Actions
January – March 2017**

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
Allied Check Cashing Michigan	14581	Deferred Presentation	12-5-16	Notice of Opportunity to Show Cause	MCL 487.2154(7) Failure to Provide information	Consent Order	3-6-17	\$5,000 Civil Penalty
American Southern Claim Services, P.C.	12258	Insurance	2-24-15 01-14-16	Notice of Opportunity to Show Cause Cease & Desist Order	MCL 500.1201(a) Unlicensed Activity	Final Cease & Desist Order	3-8-17	Cease & Desist
Check Into Cash of Michigan, LLC	12536	Deferred Presentment	9-3-15	Notice of Opportunity to Show Cause	MCL 487.2154(8) Unlawful Practices MCL 487.1011 Unlicensed Activity	Consent Order	3-10-17	\$287,300 Civil Penalty
Creed, Richard R. Evergreen Insurance Agency, Inc.	12850	Insurance	1-11-16	Order of Summary Suspension	MCL 500.1239 Misconduct of an Agent MCL 500.2271(b) Misrepresentation	Final Order	3-13-17	Revoke Licenses
EZ Cash 2, Inc.	14718	Deferred Presentment	2-15-17	Notice of Opportunity to Show Cause	MCL 487.2154(8) Unlawful Practices	Consent Order	3-10-17	\$1,000 Civil Penalty
Frank, Don F.	12788	Insurance	8-23-16	Notice of Opportunity to Show Cause	MCL 500.1247(1) Failure to File Report MCL 500.249 Failure to Respond	Final Decision	2-10-17	Revoke License

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Garza, Miguel A., Jr.	12926	Insurance	1-18-17	Notice of Opportunity to Show Cause	MCL 500.1239(1) h Misconduct of an Agent MCL 500.1201(a) Unlicensed Activity	Consent Order	3-9-17	\$5,000 Civil Penalty
Gauthier, Gary L.	14696	Insurance	1-19-17	Notice of Opportunity to Show Cause	MCL 500.1247(1) Failure to File Report MCL 500.1239 Misconduct of an Agent	Final Order	2-28-17	Revoke License
Hirsch, Adam, H.	14492	Insurance	12-13-16	Notice of Opportunity to Show Cause	MCL 500.1247(1) Failure to File Report MCL 500.1239 Misconduct of an Agent	Consent Order	3-8-17	Revoke License
JD Finance, Inc.	14692	Deferred Presentment	1-5-17	Notice of Opportunity to Show Cause	MCL 487.2154(8) Unlawful Practices	Consent Order	3-3-17	\$500 Civil Penalty
Jerden, William III	12258	Insurance	2-24-15 10-14-15	Notice of Opportunity to Show Cause Cease & Desist Order	MCL 500.1201(a) Unlicensed Activity	Final Cease & Desist Order	3-8-17	Cease & Desist
Metavante Payment Services, LLC	14502	Deferred Presentment	9-13-16	Notice of Opportunity to Show Cause	MCL 487.1011 Unlicensed Activity	Consent Order	3-3-17	\$43,100 Civil Penalty
MG Multi-Services	12926	Insurance	3-10-16	Cease & Desist Order	MCL 500.1239(1) h Misconduct of an Agent	Final Cease & Desist Order	3-9-17	\$5,000 Civil Penalty
Munoz, Vanesa	12650	Insurance	9-21-15	Cease & Desist Order	MCL 500.1201(a) Unlicensed Activity	Final Cease & Desist Order	3-8-17	Cease & Desist

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Raleigh, Irene G.	13318	Insurance	5-17-16	Notice of Opportunity to Show Cause	MCL 500.1239 Misconduct of an Agent	Final Decision	3-9-17	Revoke License
Rositas, Michael	12546	Insurance	9-23-16	Notice of Opportunity to Show Cause	MCL 500.1239 Misconduct of an Agent MCL 500.2271(b) Misrepresentation	Final Decision	3-10-17	Revoke License
Shamaly, David M.	14509	Insurance	9-30-16	Notice of Opportunity to Show Cause	MCL 500.1247(1) Failure to File Report MCL 500.1239 Misconduct of an Agent	Consent Order	3-9-17	Revoke License
Soper, Jason	12662	Insurance	9-19-16	Notice of Opportunity to Show Cause	MCL 500.1247(1) Failure to File Report MCL 500.1239 Misconduct of an Agent	Consent Order	3-10-17	Revoke License
Thurman, Michael	14609	Mortgage	2-17-17	Cease & Desist Order	MCL 493.155 Failure to File Report	Final Cease & Desist Order	2-17-17	Cease & Desist
World Wide Payday Advance, Inc.	14500	Deferred Presentment	12-5-16	Notice of Opportunity to Show Cause	MCL 487.2154(8) Unlawful Practices	Consent Order	3-3-17	\$2,500 Civil Penalty