

**STATE OF MICHIGAN
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES
ENFORCEMENT ACTIONS
JANUARY – MARCH 2015**

| Name | Enforcement Case No. | Type of License or Registration | Action Taken | Date of Action | Reason for Action | Type of Closure | Date Closed | Fines and Other Penalties |
|-------------------------------|----------------------|---------------------------------|--------------|--|---|----------------------|-------------|---------------------------|
| Acso of Michigan, Inc. | 12169 | Deferred Presentment | 10-9-14 | Notice of Opportunity to Show Compliance | MCL 487.2154(8) Failure to provide information on closed transaction | Consent Order | 2-26-15 | \$1,600 Civil Penalty |
| Allen, Peter | 12239 | Mortgage | 1-28-15 | Order of Prohibition | MCL 445.1668(8) Convicted of a felony involving mortgage fraud | Order of Prohibition | 2-4-15 | Prohibition |
| Allied Check Cashing Michigan | 12106 | Deferred Presentment | 8-19-14 | Notice of Opportunity to Show Compliance | MCL 487.2154(8) Failure to provide information on closed transaction | Consent Order | 1-13-15 | \$41,500 Civil Penalty |

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| Buckeye Check Cashing of Michigan, Inc. | 11760 | Deferred Presentment | 9-3-14 | Notice of Opportunity to Show Compliance | MCL 487.2153(2) Entering into a deferred presentment service transaction with a customer who has an open deferred presentment service transaction MCL 487.2154(8) Failure to provide information on closed transaction | Consent Order | 2-6-15 | \$1,500 Civil Penalty |
| Cagle, Cecil | 12113 | Insurance | 11-5-14 | Notice of Opportunity to Show Compliance | MCL 500.1239 Conduct Unbecoming an agent MCL 500.1207 Fiduciary Violation | Final Decision | 2-26-15 | Revoke License |
| Campbell, Rolondo | 12441 | Mortgage | 3-26-15 | Order of Prohibition | MCL 445.1668(8) Convicted of a felony involving mortgage fraud | Order of Prohibition | 3-27-15 | Prohibition |
| Carpenter, Paul | 11847 | Insurance | 10-23-13 | Notice of Opportunity to Show Compliance | MCL 500.249(a) Failure to Respond | Final Decision | 1-15-15 | Revoke License |

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| Cash Advance USA, Inc. | 11887 | Deferred Presentment | 1-10-14 | Notice of Opportunity to Show Compliance | MCL 487.2154(8) Failure to provide information on closed transaction | Consent Order | 2-26-15 | \$6,000 Civil Penalty |
| Central Clearing Co./Cash Now | 12054 | Deferred Presentment | 8-5-14 | Notice of Opportunity to Show Compliance | MCL 487.2154(8) Failure to provide information on closed transaction | Consent Order | 3-30-15 | \$8,000 Civil Penalty |
| Central Clearing Co./Cash Now | 11702 | Deferred Presentment | 3-6-13 | Notice of Opportunity to Show Compliance | MCL 487.2154(8) Failure to provide information on closed transaction | Consent Order | 3-30-15 | \$4,000 Civil Penalty |
| Chadderdon, Allen | 12269 | Insurance | 12-29-14 | Notice of Opportunity to Show Compliance | MCL 500.1239 Conduct Unbecoming an agent | Consent Order | 3-11-15 | Revoke License |
| Check and Cash, LLC | 11662 | Deferred Presentment | 1-7-13 | Notice of Opportunity to Show Compliance | MCL 487.2154(8) Failure to provide information on closed transaction | Consent Order | 3-30-15 | \$500 Civil Penalty |
| Check Into Cash Of Michigan, LLC | 12123 | Deferred Presentment | 8-5-14 | Notice of Opportunity to Show Compliance | MCL 487.2154(8) Failure to provide information on closed transaction | Consent Order | 3-30-15 | \$20,000 Civil Penalty |

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| Clyburn, Loren | 12013 | Insurance | 8-14-14 | Notice of Opportunity to Show Compliance | MCL 500.249(a) Failure to Respond MCL 500.1239 Conduct Unbecoming an agent | Final Decision | 1-5-15 | Revoke License |
| Cockels, James | 11528 | Mortgage | 8-10-12 | Cease & Desist Order | MCL 445.1652 Unlicensed Activity | Cease & Desist Order | 2-25-15 | Cease & Desist \$1,000 Civil Penalty |
| Coleman, Ray RPM Insurance Group Midwest Ins. Group | 12263 | Insurance | 1-12-15 | Cease & Desist Order | MCL 500.1201(a)(1) Unlicensed Activity | Cease & Desist Order | 3-17-15 | Final Order to Cease & Desist |
| Creed, Richard Evergreen Insurance Agency | 11959 | Insurance | 4-15-14 | Notice of Opportunity to Show Compliance | MCL 500.1239 Conduct Unbecoming an agent MCL 500.1207 Fiduciary Violation | Consent Order | 1-30-15 | \$5,000 Civil Penalty |
| Dicker & Deal, Inc. | 12125 | Deferred Presentment | 8-19-14 | Notice of Opportunity to Show Compliance | MCL 487.2154(8) Failure to provide information on closed transaction MCL 487.2159(2) Failure to maintain service agreement | Consent Order | 1-7-15 | \$8,000 Civil Penalty |

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| Fresh Money, Inc. | 12056 | Deferred Presentment | 8-19-14 | Notice of Opportunity to Show Compliance | MCL 487.2154(8) Failure to provide information on closed transaction | Consent Order | 2-26-15 | \$5,500 Civil Penalty |
| Gardner, Roy | 12205 | Insurance | 12-1-14 | Administrative Complaint/Order Notice of Hearing | MCL 500.249(a) Failure to Respond | Final Decision | 2-6-15 | Revoke License |
| Gateway Holdings Group, LLC | 12199 | Regulatory Loan | 12-1-14 | Administrative Complaint/Order Notice of Hearing | MCL 493.2 Unlicensed Activity | Cease & Desist Order | 3-27-15 | Cease & Desist |
| Get E Cash | 12201 | Regulatory Loan | 12-1-14 | Administrative Complaint/Order Notice of Hearing | MCL 493.2 Unlicensed Activity | Cease & Desist Order | 3-27-15 | Cease & Desist |
| Great Lakes Michigan Ins. Agency IV | 12207 | Insurance | 10-31-14 | Cease & Desist Order | MCL 500.1201(a)(1) Unlicensed Activity | Cease & Desist Order | 3-9-15 | Cease & Desist |
| Grimes, David P. Quality Insurance | 11811 | Insurance | 10-11-13 | Notice of Opportunity to Show Compliance | MCL 500.1239 Misconduct of an agent | Consent Order | 3-24-15 | Revoke License |
| GTI Holdings | 12200 | Regulatory Loan | 12-1-14 | Administrative Complaint/Order Notice of Hearing | MCL 493.2 Unlicensed Activity | Cease & Desist Order | 3-27-15 | Cease & Desist |

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| Half and Half Productions CR | 12178 | Mortgage | 9-25-14 | Administrative Complaint/Order Notice of Hearing | MCL 445.1652 Unlicensed Activity | Cease & Desist Order | 3-6-15 | Cease & Desist |
| Harbor Health Plan, Inc. | 12047 | Insurance | 8-1-14 | Notice of Opportunity to Show Compliance | MCL 500.3548(1) & (3) Failure to keep books, records, and files at or under the control of principal place of business MCL 500.5256(1) & (2) Failure to produce records relating to the insurer's business or affairs | Consent Order | 2-6-15 | \$1,000 Civil Penalty |
| Hayden, Kara | 12150 | Insurance | 10-13-14 | Notice of Opportunity to Show Compliance | MCL 500.2005 Misrepresentation MCL 500.1239 Misconduct of an agent MCL 500.1208 Fraudulent Statements | Final Decision | 2-6-15 | Revoke License |
| Hobson, James | 12207 | Insurance | 10-31-14 | Cease & Desist Order | MCL 500.1201(a)(1) Unlicensed Activity | Cease & Desist Order | 3-9-15 | Cease & Desist |

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| Husted, Destiny | 11989 | Insurance | 5-20-14 | Notice of Opportunity to Show Compliance | MCL 500.1239 Misconduct of an agent | Final Decision | 2-6-15 | Revoke License |
| Insight Capital LLC | 12018 | Regulatory Loan | 12-15-14 | Cease & Desist Order | MCL 493.2 Unlicensed Activity | Cease & Desist Order | 1-5-15 | Cease & Desist |
| Instant Cash Advance Corp. | 12011 | Deferred Presentment | 8-19-14 | Notice of Opportunity to Show Compliance | MCL 487.2154(8) Failure to provide information on closed transaction | Consent Order | 2-10-15 | \$500 Civil Penalty |
| Martin, Daniel | 12289 | Insurance | 1-23-15 | Proposed Stipulation to Consent Order | MCL 500.1239 Misconduct of an Agent MCL 500.1207 Fiduciary Violation | Consent Order | 2-25-15 | Revoke License |
| Miller, Todd | 7752 | Insurance | 7-19-10 | Notice of Opportunity to Show Compliance | MCL 500.1239 Misconduct of an agent MCL 500.1207 Fiduciary Violation | Final Decision | 2-25-15 | Revoke License \$500 Civil Penalty |
| NetCash | 12224 | Regulatory Loan | 1-23-15 | Administrative Complaint/Order Notice of Hearing | MCL 493.2 Unlicensed Activity | Cease & Desist Order | 3-27-15 | Cease & Desist |

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| Plewa, Louise | 12139 | Insurance | 7-22-14 | Notice of Opportunity to Show Compliance | MCL 500.1239 Misconduct of an agent MCL 500.1247 Failure to report administrative action | Final Decision | 1-5-15 | Revoke License |
| Quality Insurance Services, Inc. | 11811 | Insurance | 10-11-13 | Notice of Opportunity to Show Compliance | MCL 500.1239 Misconduct of an agent | Consent Order | 3-24-15 | Revoke License |
| Sammataro, Lorraine | 7598 | Insurance | 8-12-10 | Notice of Opportunity to Show Compliance | MCL 500.1239 Misconduct of an agent | Final Decision | 2-25-15 | Revoke License \$5,000 Civil Penalty |
| St. Armand's Group | 11929 | Regulatory Loan | 12-1-14 | Cease & Desist Order | MCL 493.13(3) paying, deducting, or receiving in advance, charges on loans MCL 493.13(2) Unlicensed Activity | Cease & Desist Order | 1-5-15 | Cease & Desist |
| Tucker, Dean P. | 12270 | Insurance | 12-29-14 | Notice of Opportunity to Show Compliance | MCL 500.1239 Misconduct of an agent | Consent Order | 2-25-15 | Revoke License |

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| VJD, Inc. | 12080 | Deferred Presentment | 9-3-14 | Notice of Opportunity to Show Compliance | MCL 487.2154(8) Failure to provide information on closed transaction | Consent Order | 2-3-15 | \$1,800 Civil Penalty |
| World First USA, Inc. | 12222 | Deferred Presentment | 1-7-15 | Notice of Opportunity to Show Compliance | MCL 487.1011(1) Unlicensed Activity | Consent Order | 3-18-15 | \$24,500 Civil Penalty |