

**Department of Insurance and Financial Services  
Enforcement Actions  
April – June 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>
Arabo,Justin AA1 Insurance, Inc.	12259	Insurance	Notice of Opportunity to Show Compliance	1-12-15	MCL 500.1239 Misconduct of an Agent	Consent Order	6-27-16	Revoke Licenses
Bannockburn Global Forex,LLC	12953	Mortgage	Notice of Opportunity to Show Compliance	3-23-16	MCL 445.1652 Unlicensed Activity	Consent Order	5-26-16	\$146,000 Civil Penalty
BBMC Mortgage, LLC	12610	Mortgage	Proposed Consent Order	10-13-15	MCL 445.1652 Unlicensed Activity	Consent Order	5-12-16	\$19,680 Civil Penalty
Bruck, LLC	12553	Insurance	Administrative Hearing/Order/ Notice of Hearing	5-21-15	MCL 500.249(a) Failure to Respond	Final Decision	4-27-16	Revoke License
Cash Advance USA, Inc.	12656	Deferred Presentment	Notice of Opportunity to Show Compliance	9-17-15	MCL 487.2154(8) Failure to provide information on a closed transaction	Consent Order	6-8-16	\$5,500 Civil Penalty
Core Insurance Group	12560	Insurance	Administrative Hearing/Order/ Notice of Hearing	5-21-15	MCL 500.249(a) Failure to Respond	Final Decision	4-27-16	Revoke License
Fidelity American Corporation	12555	Insurance	Administrative Hearing/Order/ Notice of Hearing	5-22-15	MCL 500.249(a) Failure to Respond	Final Decision	4-27-16	Revoke License

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Glenn Kaplan Agency, Inc.	12512	Insurance	Administrative Hearing/Order/ Notice of Hearing	4-16-15	MCL 500.249(a) Failure to Respond	Final Decision	4-27-16	Revoke License
Golden, Rafael	12229	Mortgage	Order of Prohibition	12-1-14	MCL 445.1668a(8) Violations of the MBLSLA	Prohibition	5-4-16	Prohibition
Harris, Gary	12191	Insurance	Notice of Opportunity to Show Compliance	11-24-14	MCL 500.1239 Misconduct of an Agent	Consent Order	4-8-16	\$2,500 Civil Penalty
Harris, Jill	12191	Insurance	Notice of Opportunity to Show Compliance	11-24-14	MCL 500.1239 Misconduct of an Agent	Consent Order	4-8-16	\$2,500 Civil Penalty
Innovative Financial Management, LLC	12528	Insurance	Administrative Hearing/Order/ Notice of Hearing	4-24-15	MCL 500.249(a) Failure to Respond	Final Decision	4-27-16	Revoke License
Johnson, Justin	11937	Insurance	Notice of Opportunity to Show Compliance	3-10-15	MCL 500.1247(2) Failure to File Report	Stipulation to Consent Order	4-13-16	\$1,000 Civil Penalty
JUL Corporation	12492	Insurance	Administrative Hearing/Order/ Notice of Hearing	5-11-15	MCL 500.249(a) Failure to Respond	Final Decision	4-27-16	Revoke License

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Ketoga Insurance Agency, Inc.	12554	Insurance	Administrative Hearing/Order/ Notice of Hearing	5-21-15	MCL 500.249(a) Failure to Respond	Final Decision	4-25-16	Revoke License
Lucas, Robert F., III	12253	Mortgage	Notice of Opportunity to Show Compliance	2-19-15	MCL 493.149(6) Failure to Pay Renewal Fee	Final Decision	4-8-16	\$200 Civil Penalty
McAlpine, Quincy	12648	Insurance	Notice of Opportunity to Show Compliance	11-20-15	MCL 500.1239 Misconduct of an Agent	Consent Order	6-7-16	\$500 Civil Penalty
Michigan Benefits Network, LLC	12527	Insurance	Administrative Hearing/Order/ Notice of Hearing	4-24-15	MCL 500.249(a) Failure to Respond	Final Decision	4-25-16	Revoke License
NGL Financial Resources, LLC	12526	Insurance	Administrative Hearing/Order/ Notice of Hearing	4-24-15	MCL 500.249(a) Failure to Respond	Final Decision	4-25-16	Revoke License
Ortiz, Zach	12730	Mortgage	Order of Prohibition	2-18-16	MCL 445.1668a(8) Violations of the MBLSLA	Prohibition	4-8-16	Prohibition
Parker, Julie A.	12450	Insurance	Notice of Opportunity to Show Compliance	7-30-15	MCL 500.1239 Misconduct of Business	Final Decision	5-9-16	\$5,000 Civil Penalty

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Raustin Mortgage Services, LLC.	12226	Mortgage	Notice of Opportunity to Show Compliance	3-10-15	MCL 493.149(6) Failure to Pay Invoice	Final Order	1-6-16	\$1,000 Civil Penalty Revoke License
Ruza, Steven	12925	Mortgage	Order of Prohibition	12-1-14	MCL 445.1668a(8) Violations of the MBLSLA	Prohibition	5-4-16	Prohibition
Sims, Michael R.	12450	Insurance	Notice of Opportunity to Show Compliance	7-30-15	MCL 500.1239 Misconduct of Business	Final Decision	5-9-16	Revoke License
Sterling Financial Network, Inc.	12245	Insurance	Administrative Hearing/Order/ Notice of Hearing	2-25-15	MCL 500.249(a) Failure to Respond	Final Decision	4-27-16	Revoke License
Swanson Services Corporation	12607	Deferred Presentment	Notice of Opportunity to Show Compliance	2-17-16	MCL 487.1011 Unlicensed Activity	Consent Order	4-14-16	\$140,000 Civil Penalty
Titan Advisory Firm, L.L.C.	12191	Insurance	Notice of Opportunity to Show Compliance	11-24-14	MCL 500.1239 Misconduct of an Agent	Consent Order	4-8-16	\$5,000 Civil Penalty
Young, Todd	12806	Insurance	Notice of Opportunity to Show Compliance	11-24-14	MCL 500.1239 Misconduct of an Agent	Consent Order	4-8-16	\$2,500 Civil Penalty