

Department of Insurance and Financial Services
Enforcement Actions
April – June 2016

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
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