

**State of Michigan  
Department of Insurance and Financial Services  
Enforcement Actions**

**April – June 2017**

<b>Name</b>	<b>Enforcement Case No.</b>	<b>Type of License or Registration</b>	<b>Date of Action</b>	<b>Action Taken</b>	<b>Reason for Action</b>	<b>Type of Closure</b>	<b>Date Closed</b>	<b>Fines and Other Penalties</b>
Afutiti, Fuatania	14755	Credit Union	2-24-17	Order of Prohibition	MCL 490.214(2) Unlawful Behavior	Prohibition	4-28-17	Prohibition
Approved Cash Advance Corp.	13814	Deferred Presentment	10-11-16	Notice of Opportunity to Show Cause	MCL 487.2154(8) Unlawful Practices	Consent Order	5-16-17	\$11,000 Civil Penalty
Arnold, Michael, Jr.	14706	Insurance	1-19-17	Cease & Desist Order	MCL 500.1201(a) Unlicensed Activity	Final Cease & Desist Order	4-10-17	Cease & Desist
Bass, Samantha	12094	Insurance	7-23-14	Cease & Desist Order	MCL 500.1201(a) Unlicensed Activity	Final Cease & Desist Order	4-10-17	Cease & Desist
Check & Cash, USA, LLC	14690	Deferred Presentment	1-6-17	Notice of Opportunity to Show Cause	MCL 487.2154(8) Unlawful Practices	Consent Order	5-22-17	\$1,500 Civil Penalty
Check & Cash, USA, LLC	14691	Deferred Presentment	1-13-17	Notice of Opportunity to Show Cause	MCL 487.2154(8) Unlawful Practices	Consent Order	4-14-17	\$1,100 Civil Penalty
Check Into Cash of Michigan, LLC	14699	Deferred Presentment	1-30-17	Notice of Opportunity to Show Cause	MCL 487.2154(8) Unlawful Practices	Consent Order	5-5-17	\$6,000 Civil Penalty
Clock, Thomas, C. III	14648	Insurance	1-17-17	Notice of Opportunity to Show Cause	MCL 500.249(a) Failure to Respond	Consent Order	4-28-17	Revoke License

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Cooper, Paula	12102	Insurance	7-23-14	Cease & Desist Order	MCL 500.1201(a) Unlicensed Activity	Final Cease & Desist Order	5-18-17	Cease & Desist
Cottonwood Financial Michigan, LLC	12645	Deferred Presentment	9-3-15	Notice of Opportunity to Show Cause	MCL 487.2154(8) Unlawful Practices	Consent Order	4-14-17	\$137,400 Civil Penalty
Finzi, Iso Gerald	12587	Insurance	8-1-15	Cease & Desist Order	MCL 500.1201(a) Unlicensed Activity MCL 500.1208a Unlawful practices	Final Cease & Desist Order	5-18-17	Cease & Desist
Franklin Credit Management Corp.	14725	Credit Union	4-24-17	Proposed Consent Order	MCL 493.52(1) Unlicensed Activity	Consent Order	6-30-17	\$7,100 Civil Penalty
GCM-Solutions, LLC	14706	Insurance	1-20-17	Cease & Desist Order	MCL 500.1201(a) Unlicensed Activity	Final Cease & Desist Order	4-10-17	Cease & Desist
Great Lakes Specialty Finance, Inc.	14704	Deferred Presentment	2-21-15	Notice of Opportunity to Show Cause	MCL 487.2154(8) Unlawful Practices	Consent Order	4-14-17	\$21,900 Civil Penalty
Great Lakes Specialty Finance, Inc.	13389	Deferred Presentment	6-7-16	Notice of Opportunity to Show Cause	MCL 487.2154(8) Unlawful Practices	Consent Order	5-3-17	\$500 Civil Penalty

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Lajoice, Michael	14810	Credit Union	4-25-17	Order of Prohibition	MCL 490.214 Unlawful Practices	Prohibition	4-27-17	Prohibition
Lakeside Advantage Mortgage, Inc.	14726	Mortgage	6-9-17	Proposed Consent Order	MCL 445.1652(4) Misconduct of Business	Consent Order	6-30-17	\$1,000 Civil Penalty
M Co 2, LLC	14628	Deferred Presentment	12-22-16	Notice of Opportunity to Show Cause	MCL 487.2154(8) Unlawful Practices	Consent Order	4-14-17	\$500 Civil Penalty
Mc Eney, Paul R.	12586	Insurance	8-11-15	Cease & Desist Order	MCL 500.1201(a) Unlicensed Activity MCL 500.1239 Misconduct of an Agent	Final Cease & Desist Order	8-18-17	Cease & Desist
Metro Investors VIII, LLC	14689	Deferred Presentment	1-6-17	Notice of Opportunity to Show Cause	MCL 487.2154(8) Unlawful Practices	Consent Order	4-21-17	\$4,000 Civil Penalty
Midwest Auto Insurance	14706	Insurance	1-20-17	Cease & Desist Order	MCL 500.1201(a) Unlicensed Activity	Final Cease & Desist Order	4-10-17	Cease & Desist

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Ostroff, Brian D.	12585	Insurance	1-20-17	Cease & Desist Order	MCL 500.1201(a) Unlicensed Activity MCL 500.1239 Misconduct of an Agent	Final Cease & Desist Order	5-18-17	Cease & Desist
Pace, Jason P.	12466	Insurance	5-2-17	Notice of Opportunity to Show Cause	MCL 500.1239 Misconduct of an Agent MCL 500.1208a Unlawful practices	Final Decision	5-18-17	Revoke License
Socket, Richard	12093	Insurance	1-20-17	Cease & Desist Order	MCL 500.1201(a) Unlicensed Activity MCL 500.1239 Misconduct of an Agent	Final Cease & Desist Order	5-18-17	Cease & Desist
Themm, Robert	12241	Insurance	1-9-15	Notice of Opportunity to Show Cause	MCL 500.1239 Misconduct of an Agent MCL 500.1247(1) Failure to File Report	Final Decision	4-14-17	Revoke License

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Ticketsurance	14624	Insurance	1-11-17	Cease & Desist Order	MCL 500.1201(a) Unlicensed Activity	Final Cease & Desist Order	6-7-17	Cease & Desist
U.S. Equity Advantage, Inc.	12725	Money Transmission	1-6-16	Notice of Opportunity to Show Cause	MCL 487.1011(1) Unlicensed Activity	Consent Order	5-2-17	\$159,300 Civil Penalty
Valencia, Laurie V.	12092	Insurance	7-23-14	Cease & Desist Order	MCL 500.1201(a) Unlicensed Activity MCL 500.1239 Misconduct of an Agent	Final Cease & Desist Order	5-18-17	Cease & Desist
Vereen Investment Club (VERIC) L.L.C.	14707	Deferred Presentment	2-16-17	Notice of Opportunity to Show Cause	MCL 487.2154(8) Unlawful Practices	Consent Order	4-21-17	\$2,500 Civil Penalty
Wells-McCann Agency, Inc.	14227	Insurance	6-3-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Cease & Desist Order	4-28-17	Cease & Desist
Wilson, Joel	14834	Mortgage	5-3-17	Order of Prohibition	MCL 445.1668a(8) Violations of the MBLSLA	Prohibition	6-7-17	Prohibition

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Wilson, Richard V., Sr.	12661	Insurance	10-17-16	Admin. Complaint/Order/Notice	MCL 500.249(a) Failure to Respond	Final Decision	5-16-17	Revoke License