

**STATE OF MICHIGAN  
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES  
ENFORCEMENT ACTIONS  
APRIL – JUNE 2015**

<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>
21 <sup>st</sup> Mortgage Corporation	12233	Mortgage	1-5-15	Administrative Hearing/Order/Notice of Hearing	MCL 493.2 Unlicensed Activity	Consent Order	5-21-15	\$8,531 Civil Penalty
AA S Insurance Agency Corp. Ali, Ali Aljadri, Adnan S. ASA Insurance Agency, Corp.	12231	Insurance	1-15-15	Order of Summary Suspension	MCL 500.1239 Misconduct of Business	Final Order	6-16-15	Revoke License
Advertising USA Incorporated	12280	Deferred Presentment	3-3-15	Notice of Opportunity to Show Compliance	MCL 487.2152 Unlawful Practices	Consent Order	6-16-15	\$4,800 Civil Penalty
Alfaro, Joshua	12210	Insurance	11-21-14	Notice of Opportunity to Show Compliance	MCL 500.2005 Misrepresentation MCL 500.1239 Misconduct of an agent	Final Decision	4-21-15	Revoke License

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All-Star Payday Loans, LLC	12352	Deferred Presentment	3-3-15	Notice of Opportunity to Show Compliance	MCL 487.2152 Unlawful practices	Consent Order	6-16-15	\$2,500 Civil Penalty
Aureus, LLC	12171	Deferred Presentment	10-3-14	Notice of Opportunity to Show Compliance	MCL 487.2154(8) Failure to provide information on closed transaction	Consent Order	5-6-15	\$1,500 Civil Penalty
Bliesner, Thomas H.	12114	Insurance	3-31-15	Proposed Stipulation to Consent Order	MCL 500.1239 Misconduct of an agent	Consent Order	4-13-15	Revoke License
Buttrom, Dennis	11987	Insurance	9-12-14	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of an agent	Final Decision	5-5-15	Revoke License
Cash Giant #6, LLC	12447	Deferred Presentment	4-1-15	Notice of Opportunity to Show Compliance	MCL 487.2152 Unlawful practices	Consent Order	5-6-15	\$2,500 Civil Penalty

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Cash On The Go	12124	Deferred Presentment	8-19-14	Notice of Opportunity to Show Compliance	MCL 487.2154(8) Failure to provide information on closed transaction	Consent Order	5-21-15	\$4,100 Civil Penalty
Cash Quick, Inc.	12281	Deferred Presentment	3-3-15	Notice of Opportunity to Show Compliance	MCL 487.2154(8) Failure to provide information on closed transaction	Consent Order	4-15-15	\$1,500 Civil Penalty
Davis, Carlton	11987	Insurance	9-12-14	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of an agent	Final Decision	5-5-15	Revoke License
Delly, Simon	12294	Insurance	2-3-15	Cease & Desist Order	MCL 500.1201(a)(1) Unlicensed Activity	Cease & Desist Order	4-17-15	Cease & Desist
Dziuban, David	12495	Mortgage	5-21-15	Order of Prohibition	MCL 445.1668a(8) Violations of the MBLSLA	Order of Prohibition	5-28-15	Prohibition

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Gosik, Kyle	12467	Mortgage	5-21-15	Order of Prohibition	MCL 445.1668a(8) Violations of the MBLSLA	Order of Prohibition	5-28-15	Prohibition
Greer, Albert L.	11987	Insurance	9-12-14	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of an agent	Final Decision	5-5-15	Revoke License
Larson, Karen Keith Larson Larsons Insurance	11983	Insurance	3-20-14	Order of Summary Suspension	MCL 500.1239 Misconduct of an agent	Final Decision	6-8-15	Revoke Licenses
McCarthy, Robert	12240	Mortgage	5-21-15	Order of Prohibition	MCL 445.1668a(8) Violations of the MBLSLA	Order of Prohibition	5-28-15	Prohibition
Morin, William	12407	Mortgage	4-13-15	Proposed Consent Order & Stipulation	MCL 493.165a Unlawful behavior of an Agent	Consent Order	5-21-15	\$1,000 Civil Penalty

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Pruneau, Patrick, R.	12266	Insurance	3-11-15	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of an Agent	Consent Order	5-20-15	Revoke License
Rakocevic, Velimir	11974	Insurance	5-1-14	Cease & Desist Order	Not Applicable	Order to Rescind Final Order to Cease & Desist	4-7-15	Order
Relief, Robert Clinton Burt II	11910	Insurance	4-1-15	Notice of Opportunity to Show Compliance	MCL 500.1239(1)(f) Felony Conviction MCL 500.1205 Improperly issued license	Final Decision	6-10-15	Revoke License
Shunia, Lynn	12295	Insurance	2-3-15	Cease & Desist Order	MCL 500.1201(a)(1) Unlicensed Activity	Cease & Desist Order	4-17-15	Cease & Desist
Sims, Michael	12051	Insurance	7-9-14	Notice of Opportunity to Show Compliance	MCL 500.1208a(1) Effecting insurance on own property, life or other risks in excess of 15% of total premium	Consent Order	6-4-15	\$1,000 Civil Penalty

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United Guaranty Services, Inc.	12230	Regulatory Loan	2-26-15	Proposed Consent Order & Stipulation	MCL 493.52 Unlicensed Activity	Consent Order	4-14-15	\$1,500 Civil Penalty
V.I.P. Mortgage, Inc.	12406	Mortgage	4-13-15	Proposed Consent Order & Stipulation	MCL 445.1652(4) Unlicensed Activity	Consent Order	5-21-15	\$2,000 Civil Penalty
Vom Steeg, Eric Jon	11837	Insurance	11-25-14	Administrative Hearing/Order/Notice of Hearing	MCL 500.1239 Misconduct of an Agent	Final Decision	5-8-15	Revoke License
Williams Tavonnah	12149	Insurance	2-17-14	Notice of Opportunity to Show Compliance	MCL 500.1239 Misconduct of an agent MCL 500.249(a) Failure to Respond	Final Decision	5-5-15	Revoke License