

Department of Insurance and Financial Services
Enforcement Actions
July – September 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
All-Star Payday Loans, LLC	12945	Deferred Presentment	Notice of Opportunity to Show Compliance	5-2-16	MCL 487.2154(8) Unlawful Practices	Consent Order	9-1-16	\$2,000 Civil Penalty
Allied Check Cashing Michigan, LLC	13387	Deferred Presentment	Notice of Opportunity to Show Compliance	5-2-16	MCL 487.2154(8) Unlawful Practices	Consent Order	8-12-16	\$14,500 Civil Penalty
Asco of Michigan, Inc.	13386	Deferred Presentment	Notice of Opportunity to Show Compliance	5-19-16	MCL 487.2154(8) Unlawful Practices	Consent Order	9-9-16	\$5,900 Civil Penalty
Bill.Com, Inc.	12723	Deferred Presentment	Notice of Opportunity to Show Compliance	1-6-16	MCL 487.1011 Unlicensed Activity	Consent Order	9-15-16	\$39,900 Civil Penalty
Cash In A Flash, Inc. of Michigan	12842	Deferred Presentment	Notice of Opportunity to Show Compliance	4-28-16	MCL 487.2154(8) Unlawful Practices	Consent Order	9-9-16	\$800 Civil Penalty
Carta, Anthony	12726	Mortgage	Order of Prohibition	2-18-16	MCL 445.1668a(8) Violations of the MBLSLA	Prohibition	8-30-16	Prohibition
Castillo, Franklin	13048	Insurance	Notice of Opportunity to Show Compliance	11-16-15	MCL 500.1239 Misconduct of Business	Consent Order	9-21-16	\$1,000 Civil Penalty
Cash Now XXVI, LLC	12808	Deferred Presentment	Notice of Opportunity to Show Compliance	4-14-16	MCL 487.2151 Unlawful Practices	Consent Order	7-20-16	\$5,500 Civil Penalty

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Dicker & Deal, Inc.	13142	Deferred Presentment	Notice of Opportunity to Show Compliance	5-17-16	MCL 487.2151 Unlawful Practices	Consent Order	8-19-16	\$1,500 Civil Penalty
DLB, Inc.	12810	Deferred Presentment	Notice of Opportunity to Show Compliance	4-14-16	MCL 487.2151 Unlawful Practices	Consent Order	8-19-16	\$5,000 Civil Penalty
Fresh Money, Inc.	12809	Deferred Presentment	Notice of Opportunity to Show Compliance	4-14-16	MCL 487.2151 Unlawful Practices	Consent Order	8-12-16	\$3,600 Civil Penalty
Gradeless, Anna M.	13050	Insurance	Notice of Opportunity to Show Compliance	11-16-15	MCL 500.1239 Misconduct of An Agent MCL 500.1201a Unlicensed Activity MCL 500.4503(a) Fraudulent Statements	Final Decision	7-11-16	Revoke License
Great Lakes Specialty Finance, Inc.	12883	Deferred Presentment	Notice of Opportunity to Show Compliance	5-17-16	MCL 487.2154(8) Unlawful Practices	Consent Order	7-18-16	\$600 Civil Penalty
Great Lakes Specialty Finance, Inc.	12796	Deferred Presentment	Notice of Opportunity to Show Compliance	4-14-16	MCL 487.2154(8) Unlawful Practices	Consent Order	8-12-16	\$28,500 Civil Penalty
JD Finance, Inc.	13390	Deferred Presentment	Notice of Opportunity to Show Compliance	5-17-16	MCL 487.2154(8) Unlawful Practices	Consent Order	8-12-16	\$1,000 Civil Penalty

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Loan By Phone Of Michigan	12807	Deferred Presentment	Notice of Opportunity to Show Compliance	4-14-16	MCL 487.2154(8) Unlawful Practices	Consent Order	8-12-16	\$23,000 Civil Penalty
M CO 2, LLC	12811	Deferred Presentment	Notice of Opportunity to Show Compliance	4-14-16	MCL 487.2154(8) Unlawful Practices	Consent Order	8-26-16	\$2,300 Civil Penalty
Worldwide Payday Advance, Inc.	12655	Deferred Presentment	Notice of Opportunity to Show Compliance	9-17-15	MCL 487.2154(8) Unlawful Practices	Consent Order	7-22-16	\$900 Civil Penalty