

**STATE OF MICHIGAN
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES**

Before the Director of the Department of Insurance and Financial Services

In the matter of:

Michael P. Hajjar
NMLS #382906

Enforcement Case No. 20-16155

Respondent.
_____ /

Issued and entered
on November 14, 2020
by Judith A. Weaver
Senior Deputy Director

ORDER ACCEPTING STIPULATION AND REQUIRING COMPLIANCE AND PAYMENT OF FINES


Based upon the Stipulation to Entry of Order and the files and records of the Department of Insurance and Financial Services (DIFS), the Senior Deputy Director finds and concludes that:

1. The Senior Deputy Director has jurisdiction and authority to adopt and issue this Order Accepting Stipulation and Requiring Compliance and Payment of Fines in this proceeding pursuant to the Mortgage Brokers, Lenders, and Servicers Licensing Act (MBLSLA), 1987 PA 173, as amended, MCL 445.1651 *et seq.*, Mortgage Loan Originator Licensing Act (MLOLA), 2009 PA, 75, MCL 493.131 *et seq.* and the Michigan Administrative Procedures Act of 1969 (APA), MCL 24.201 *et seq.*,
2. All required notices have been issued in this case and the notices and service thereof were appropriate and lawful in all respects.
3. Acceptance of the Stipulation to Entry of Order is reasonable and in the public interest.
4. All applicable provisions of the APA have been met.
5. Respondent has given cause to justify this Order.

Now therefore, based upon the Stipulation to Entry of Order and the facts surrounding this case, **IT IS ORDERED THAT:**

- A. Respondent shall comply with all terms agreed to in the Stipulation to Entry of Order.
- B. Respondent shall pay to the State of Michigan, through DIFS, administrative and civil fines in the amount of \$500.00. Respondent shall pay the fines within 30 days of the invoice date as indicated on the DIFS invoice.

- C. The Senior Deputy Director retains jurisdiction over the matters contained herein and has the authority to issue such further order(s) as shall be deemed just, necessary, and appropriate in accordance with the MBLSLA and MLOLA. Failure to abide by the terms and provisions of the Stipulation to Entry of Order and this Order may result in the commencement of additional proceedings.

A handwritten signature in blue ink that reads "Judith A. Weaver". The signature is written in a cursive style with a large initial 'J'.

Judith A. Weaver
Senior Deputy Director

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**STIPULATION TO ENTRY OF ORDER
REQUIRING COMPLIANCE AND PAYMENT OF CIVIL FINES**

Michael P. Hajjar (Respondent) hereby stipulates and agrees to the following:

1. On or about September 28, 2020, DIFS issued a Notice of Opportunity to Show Compliance (NOSC) along with a Statement of Factual Allegations to Respondent, pursuant to the provisions of the Michigan Administrative Procedures Act (APA), 1969 PA 306, as amended, MCL 24.201 *et seq.*
2. The NOSC contained allegations that Respondent engaged in mortgage loan origination without a license in violation of Section 2(1) of the MBLSLA, MCL 445.1652(1) and Section 5(1) of the MLOLA, MCL 493.135(1).
3. Thereafter, DIFS Staff and Respondent conferred for the purpose of resolving this matter, and Respondent has determined to resolve this matter, pursuant to the terms set forth below.
4. Respondent is now licensed with DIFS as a mortgage loan originator under the MLOLA.
5. Respondent neither admits nor denies the allegations contained in the NOSC and desires to avoid the time and expense of formal proceedings and agrees to resolve this matter pursuant to this Stipulation to Entry of Order.
6. Respondent agrees that he will pay to the State of Michigan, through DIFS, administrative and civil fines in the amount of \$500.00. Respondent further agrees to pay the fine by the invoice due date.
7. Respondent agrees that the procedural requirements of the APA, MLOLA, and MBLSLA have been met in all respects by both parties.
8. Respondent understands and agrees that this Stipulation will be presented to the Senior Deputy Director for approval. The Senior Deputy Director may, in her sole discretion, decide to accept or reject the Stipulation and Order. If the Senior Deputy Director accepts the Stipulation and Order, Respondent waives the right to a hearing in this matter and consents to the entry of the Order. If the Senior Deputy Director does not accept the Stipulation and Order, Respondent waives any objection to the Director holding a formal administrative hearing and making a decision after such hearing.

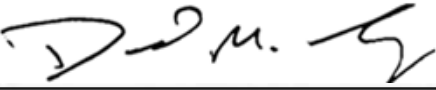
9. Respondent understands and agrees that failure to abide by and fully comply with the terms and conditions of this Stipulation and Order may, at the discretion of the Senior Deputy Director, result in further administrative compliance actions.
10. Respondent has had an opportunity to review this Stipulation and the accompanying Order Requiring Compliance and Payment of Civil Fines and have the same reviewed by legal counsel.



Michael P. Hajjar

12/4/2020
Dated

DIFS Staff approve this Stipulation and recommend that the Senior Deputy Director issue an Order Requiring Compliance and Payment of Civil Fines.



David M. Toy (P73000)
DIFS Staff Attorney

12/11/2020
Dated