STATE OF MICHIGAN DEPARTMENT OF LABOR & ECONOMIC GROWTH OFFICE OF FINANCIAL AND INSURANCE SERVICES

Before the Commissioner of the Office of Financial and Insurance Services

In the Matter of:)	
Ronald Hunter,)	Enforcement Case No. 05-3563
Respondent.)))	Emorcement Case No. 03-3303

Issued and Entered,
This 31st day of January, 2007,
By Richard D. Lavolette,
Chief Deputy Commissioner

CONSENT ORDER OF PROHIBITION PURSUANT TO SECTION 18a OF THE MORTGAGE BROKERS. LENDERS. AND SERVICERS LICENSING ACT

WHEREAS, based upon information derived from the exercise of its regulatory responsibilities and a thorough review of pertinent mortgage documents obtained therewith, the Office of Financial and Insurance Services ("OF IS") has good cause and reason to believe that, RONALD HUNTER ("HUNTER"), has engaged in residential mortgage fraud and that there are, therefore, grounds to initiate an administrative prohibition proceeding against him, pursuant to MCL 445.1668a; and,

WHEREAS, the OFIS has served a notice of the charges upon HUNTER in the form of a complaint, which is incorporated herein by this reference; and,

WHEREAS, HUNTER desires to cooperate with the OFIS and to avoid the time and expense of such administrative prohibition proceedings; and,

WHEREAS, by affixing his signature to the attached VOLUNTARY CONSENT TO ENTRY OF CHIEF DEPUTY COMMISSIONER'S ORDER OF PROHIBITION,

incorporated herein by this reference, HUNTER has consented to the issuance of this CONSENT ORDER OF PROHIBITION ("Order") by the chief deputy commissioner of the OFIS with the intent to be legally bound hereby, and has agreed to comply with each and every provision of this Order, and has waived and relinquished any and all rights he may now or hereafter have (a) to a hearing pursuant to MCL 445.1668a(2) for the purpose of taking evidence with respect to any matter implied or set forth in this Order; (b) to obtain judicial review of this Order or any provision hereof, including, without limitation, any such right provided by MCL 24.301 or otherwise; and (c) to challenge or contest in any matter the basis, issuance, validity, effectiveness, collectibility or enforceability of this Order or any provision hereof.

NOW, THERFORE, IT IS HEREBY ORDERED, pursuant to Section 18a of the MBLSLA, MCL 445.1668a, that:

- 1. HUNTER is hereby and henceforth prohibited from being employed by, an agent of, or control person of a licensee or registrant under the Mortgage Brokers, Lenders, and Servicers Licensing Act ("MBLSLA"), 1987 P A 173, as amended, MCL 445.1651 *et seq.*, or a licensee or registrant under a financial licensing act.
- 2. Any violation of this Order shall separately subject HUNTER to appropriate criminal penalties under Section 18d of the MBLSLA, MCL 445.1668d.
- 3. HUNTER shall promptly respond to any request from the OFIS for documents, testimony, and other requests for information that the OFIS requests to demonstrate to the satisfaction of the commissioner that HUNTER is in full compliance with this Order.
- 4. The provisions of this Order shall not bar, estop, or otherwise prevent the OFIS or any Federal or state agency or department from taking any other action affecting HUNTER, provided, however, that the OFIS shall not take any further action against HUNTER relating to the matters addressed by this Order.
- 5. This Order shall be and is effective and enforceable on the date it is issued, as shown in the caption hereof.
 - 6. This Order shall remain effective and enforceable until terminated,

modified, set aside, or suspended in writing by the commissioner.

IT IS ORDERED.

OFFICE OF FINANCIAL AND INSURANCE SERVICES

By:

Richard D. Lavolette, Chief Deputy Commissioner