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

Before the Commissioner of the Office of Financial and Insurance Regulation

In the Matter of:

Fitzgerald & Associates Inc.
6810 S. Cedar Street, Suite 16
Lansing, Michigan 48911

Enforcement Case Nos. 07-5144
and 07-5358

License Nos.: FL-4157 and SR-0013481,

Respondent.
_____/

FINAL ORDER TO REVOKE FIRST MORTGAGE LICENSE
AND SECOND MORTGAGE REGISTRATION

Issued and Entered,
This 19th day of September, 2008,
By Stephen R. Hilker,
Chief Deputy Commissioner

I.
FINDINGS OF FACT

1. On April 30, 2008, pursuant to MCL 445.1662 and MCL 493.61, the Commissioner of the Office of Financial and Insurance Regulation ("OFIR") issued to Respondent a NOTICE OF INTENT TO REVOKE FIRST MORTGAGE LICENSE AND SECOND MORTGAGE REGISTRATION ("Notice").

2. Said Notice, served on Respondent via certified mail, was received by Respondent on July 23, 2008, as evidenced by the signed certified mail Domestic Return Receipt.

3. Said Notice contained allegations that Respondent had violated the Mortgage

Brokers, Lenders, and Servicers Licensing Act, 1987 P.A. 173, as amended, MCL 445.1651 *et seq*. ("MBLSLA"), and the Secondary Mortgage Loan Act, 1981 P.A. 125, as amended, MCL 493.51 *et seq*. ("SMLA"), which warrant the revocation of Respondent's first mortgage license and second mortgage registration.

4. Said Notice further advised Respondent that failure to request a hearing within 20 days would result in the issuance of a final order revoking Respondent's first mortgage license and second mortgage registration.

5. Respondent failed to request a hearing within 20 days as required by statute.

II.
FINAL ORDER TO REVOKE FIRST MORTGAGE LICENSE AND SECOND MORTGAGE REGISTRATION

NOW THEREFORE, based upon the factual findings set forth above and the files and records of OFIR, IT IS HEREBY ORDERED THAT:

1. Respondent's first mortgage license, license no. FL-4157, issued pursuant to provisions of the MBLSLA, shall be and hereby is REVOKED.

2. Respondent's second mortgage registration, registration no. SR-0013481, issued pursuant to provisions of the SMLA, shall be and hereby is REVOKED.

IT IS SO ORDERED.

Stephen R. Hilker
Chief Deputy Commissioner