

**STATE OF MICHIGAN  
DEPARTMENT OF LABOR & ECONOMIC GROWTH  
OFFICE OF FINANCIAL AND INSURANCE REGULATION  
Before the Commissioner of Financial and Insurance Regulation**

In the matter of:

**Office of Financial and Insurance Regulation**

**Enforcement Case No. 08-5557**

Petitioner

v

**Michigan Title Works Agency, Inc.**  
System ID No. 0069767

Respondent

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Issued and entered  
on 2/7/11  
by **Stephen R. Hilker,**  
**Chief Deputy Commissioner**

**CONSENT ORDER AND STIPULATION**

**A. Findings of fact and conclusions of law**

1. At all times pertinent to the matter herein, Respondent was a licensed resident producer authorized to transact the business of insurance in the state of Michigan.
2. As a licensed resident producer, Respondent knew or had reason to know that Section 249(a) of the Insurance Code (Code), MCL 500.249(a), provides:

For the purposes of ascertaining compliance with the provisions of the insurance laws of the state or of ascertaining the business condition and practices of an insurer or proposed insurer, the commissioner, as often as he deems advisable, may initiate proceedings to examine the accounts, records, documents and transactions pertaining to:

(a) Any insurance agent, surplus line agent, general agent, adjuster, public adjuster or counselor.

3. Respondent failed to cooperate with repeated inquiries by the Commissioner designed to ascertain compliance with the insurance laws of the state of Michigan, as outlined below,

thereby subjecting Respondent's license to revocation, suspension, and/or fine by the Commissioner under Section 150 of the Code, MCL 500.150.

4. In 2007, the Office of Financial and Insurance Regulation (OFIR) received a complaint from [REDACTED] of [REDACTED] Subdivision Association (Association), alleging that Respondent failed to pay off a lien relating to a real state closing it administered in January of 2007, for a property located in [REDACTED], Michigan, within a Planned Unit Development, [REDACTED] Subdivision Association, despite receiving the funds at closing to satisfy the lien.
5. The Association obtained a Small Claims Judgment in the State of Michigan 47<sup>th</sup> Judicial District Court in the amount of \$676.00. The Association's small claims action was based on Respondent's failure to satisfy the liens.
6. On November 27, 2007, February 5, 2008, and March 19, 2008, OFIR sent letters to Respondent requesting Respondent to provide information in response to the complaint by Mr. [REDACTED].
7. Respondent subsequently contacted OFIR alleging that a lien was not placed on the property in question and the Court ruled in the Association's favor because no one appeared at the small claims hearing on its behalf.
8. Contrary to Section 249(a) of the Insurance Code (Code), MCL 500.249(a), Respondent failed to timely respond to inquiries from OFIR.
9. Respondent has violated Section 249(a) of the Code, MCL 500.249(a), by failing to timely respond to an inquiry by the Office of Financial and Insurance Regulation.

**B. Order**

Based on the findings of fact and conclusions of law above and Respondent's stipulation, the Chief Deputy Commissioner ORDERS that:

1. Respondent shall immediately cease and desist from operating in such a manner as to violate Section 249(a) of the Code, MCL 500.249(a).
2. Forthwith, Respondent shall CEASE and DESIST from engaging in any activity requiring licensure under the Michigan Insurance Code, and deliver to the Chief Deputy Commissioner its original resident producer license certificate within five days of the date of entry of this Order.
3. Respondent's resident producer license issued pursuant to the provisions of the Michigan Insurance Code is hereby REVOKED.

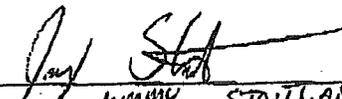
  
\_\_\_\_\_  
Stephen R. Hilker  
Chief Deputy Commissioner

**C. STIPULATION**

Respondent has read and understands the proposed Consent Order above. Respondent agrees that the Chief Deputy Commissioner has jurisdiction and authority to issue this Consent Order pursuant to the Code. Respondent voluntarily waives the right to a hearing in this matter if this Consent Order is issued. Respondent understands that this Consent Order and Stipulation will be presented to the Chief Deputy Commissioner for approval and that the Chief Deputy Commissioner may or may not issue this Consent Order. Respondent waives any objection to the Commissioner deciding this case following a hearing in the event the Consent Order is not approved. Henceforth, Respondent agrees to comply with the requirements of the Code. Respondent agrees with the findings of fact and conclusions of law as set forth in the above Consent Order. Respondent agrees to the entry of this Order.

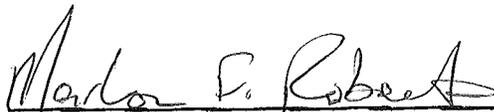
Michigan Title Works Agency, Inc.

Dated: 1-24-10

By:   
Its: JIMMY STOITSIDES  
PRESIDENT

The Office of Financial and Insurance Regulation staff approves this stipulation and recommends that the Chief Deputy Commissioner issue the above Consent Order.

Dated: 2/4/11

  
Marlon F. Roberts  
Staff Attorney