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

Before the Commissioner of the Office of Financial and Insurance Regulation

In the matter of:

Kristine Rutkoski, **Enforcement Case No. 10-10936**

Respondent.
_____/

Issued and Entered on this day,
the 29th day of November, 2010,
by Stephen R. Hilker,
Chief Deputy Commissioner

ORDER TERMINATING ORDER TO CEASE AND DESIST

The Commissioner of the Office of Financial and Insurance Regulation ("Commissioner") having been statutorily charged with the responsibility and authority to administer and implement the Mortgage Brokers, Lenders, and Servicers Licensing Act ("Act"), 1987 PA 173, as amended, MCL 445.1651 *et seq.*, pursuant to provisions therein; and,

The Commissioner having been granted general supervisory power and control over all mortgage brokers, mortgage lenders, mortgage servicers, and mortgage loan officers doing business in the State of Michigan under the provisions of the Act; and,

The Commissioner having conducted an investigation of Respondent pursuant to the Commissioner's authority under the Act; and,

This investigation having resulted in the issuance of an Order to Cease and Desist, Assessment of Civil Fine, and Notice of Opportunity for Hearing (the "Order") to Respondent on September 24, 2010; and,

Respondent having thereafter contacted the Commissioner and submitted relevant additional, supplemental information; and,

The Commissioner's staff having conducted a full and thorough review and investigation of the additional, supplemental information and having determined from that review and investigation, and recommended to the Commissioner, that the Order should be lifted and terminated; and,

The Commissioner having concluded and determined from such review and investigation and all relevant facts and circumstances thereof that the Order issued in this matter shall be lifted and terminated.

The Commissioner being fully advised in the premises.

NOW, THEREFORE, IT IS ORDERED that:

1. The September 24, 2010, Order issued in this matter shall be and hereby is lifted and terminated.

2. This Order shall be and is effective on the date of entry and issuance by the Commissioner.

3. The Commissioner specifically retains jurisdiction of the matter contained herein to issue such further order or orders as he may deem just, necessary, or appropriate to assure compliance with the law and protect the public interest.

IT IS SO ORDERED.

Stephen R. Hilker
Chief Deputy Commissioner