

STATE OF MICHIGAN  
DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS  
OFFICE OF FINANCIAL AND INSURANCE REGULATION

Before the Commissioner of the Office of Financial and Insurance Regulation

In the Matter of:

Enforcement Case No. 10-11089

Candice Campbell,

CJ's Financial Services  
a/k/a CJ Financial,

Respondents.

\_\_\_\_\_ /

Issued and Entered,  
This 16<sup>th</sup> day of May, 2011,  
by Jean M. Boven,  
Acting Chief Deputy Commissioner

FINAL ORDER TO CEASE AND DESIST  
AND  
PAY CIVIL FINE

I.

Findings of Fact

1. On January 26, 2011, pursuant to the Michigan Uniform Securities Act, 1964 PA 265, MCL 451.501 *et seq.*, as made applicable by 2008 PA 551, MCL 451.2703 ("MUSA"), the Commissioner issued to Respondents an ORDER TO CEASE AND DESIST, ASSESSMENT OF A CIVIL FINE, AND NOTICE OF OPPORTUNITY FOR HEARING (the "Order").
2. The Order, incorporated herein by this reference, ordered Respondents to cease and desist

from violating the MUSA. Specifically, the Respondents were ordered to cease and desist from offering and selling unregistered securities and engaging as investment advisers without being properly registered under the MUSA.

3. The Order further ordered each Respondent to pay a civil fine in the amount of ONE THOUSAND DOLLARS (\$1,000), and restitution to \_\_\_\_\_ in the amount of TWO THOUSAND DOLLARS (\$2,000).

4. The Order, served on Respondents in accordance with Administrative Procedures Act of 1969, 1969 PA 306, as amended, MCL 24.201 *et seq.*, advised Respondents that Respondents were entitled to a hearing on this matter if Respondents filed a written request within 15 days of the date of the Order.

5. The Order was served on Respondents, as evidenced by the respective proof of service recorded with the files of these matters.

6. Respondents failed to request a hearing within 15 days as required by statute.

## II.

### **Final Order to Cease and Desist and Pay Civil Fine**

**NOW, THEREFORE**, based upon the factual findings set forth above and the files and records of the Office of Financial and Insurance Regulation, **IT IS HEREBY ORDERED THAT:**

1. The factual allegations set forth in the Order shall be and hereby are found to be true and correct. Specifically, it is found that, in violation of the MUSA, Respondents sold unregistered securities and engaged in activities as unregistered investment advisers in violation of the MUSA.

2. A Final Order to **CEASE AND DESIST**, pursuant to MCL 451.808, shall be and

hereby is issued and entered against Respondents.

3. Each of the Respondents shall pay to the State of Michigan, Office of Financial and Insurance Regulation, a **CIVIL FINE** in the amount of ONE THOUSAND DOLLARS (\$1,000). The **CIVIL FINE** shall be tendered in the form of a certified check or money order payable to the State of Michigan and attached to the enclosed invoice.
4. Respondents, jointly or severally, shall pay to **RESTITUTION** in the amount of TWO THOUSAND DOLLARS (\$2,000). The **RESTITUTION** shall be tendered in the form of a certified check or money order payable to \_\_\_\_\_ and mailed to the address on record with OFIR.
5. This Order shall be and is effective on the date it is issued, as shown in the caption hereof.
6. This Order shall remain in effect until terminated, modified, or set aside, in writing by the Commissioner of the Office of Financial and Insurance Regulation (the "Commissioner").
7. This Order concludes the investigation by OFIR and any other action that OFIR could commence under MUSA on behalf of the State of Michigan as it relates to the Respondents in connection with the offer and sale of unregistered securities to \_\_\_\_\_ only. The Commissioner specifically retains jurisdiction of the matters contained herein to issue such further order or orders as he may deem just, necessary, or appropriate so as to assure compliance with the law and protect the interests of the public.

**IT IS SO ORDERED.**

  
Jean M. Boven  
Acting Chief Deputy Commissioner