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:

GreenPoint Capital
535 Chanticleer Trail
Lansing, Michigan 48917
www.greenpointcapital.org

Enforcement Case No. 12-11483

Respondent.
_____/

Issued and Entered
This 2nd day of April, 2012
by Stephen R. Hilker
Senior Deputy Commissioner

FINAL ORDER TO CEASE AND DESIST

I.
Findings of Fact

1. On February 22, 2012, pursuant to the Mortgage Brokers, Lenders, and Servicers Licensing Act ("MBLSLA"), MCL 445.1651 *et seq.*, the Senior Deputy Commissioner issued to Respondent an ORDER TO CEASE AND DESIST, AND NOTICE OF OPPORTUNITY FOR HEARING (the "Order").

2. The Order, incorporated herein by this reference, ordered Respondent to cease and desist from violating the MBLSLA. Specifically, the Respondent engaged in activity regulated by the MBLSLA without the requisite license or registration by operating an unlicensed mortgage company in Michigan, and on the website www.greenpointcapital.org.

3. The Order, pursuant to Section 16 of the MBLSLA, MCL 445.1666, advised Respondent that Respondent was entitled to a hearing on this matter if Respondent filed a written request within 30 days of the date of the Order.

4. Respondent failed to file a written request for a hearing within 30 days as required by statute.

II.
Final Order to Cease and Desist

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 MBLSLA, the Respondent engaged in activity regulated by the MBLSLA without the requisite license or registration by operating an unlicensed mortgage company in Michigan, and on the website www.greenpointcapital.org.

2. A Final Order to **CEASE AND DESIST**, pursuant to MCL 445.1666, shall be and hereby is issued and entered against Respondent.

3. This Order shall be and is effective on the date it is issued, as shown in the caption hereof.

4. 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").

5. 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 so as to assure compliance with the law and protect the interest of the public.

IT IS SO ORDERED.

Stephen R. Hilker
Senior Deputy Commissioner