

**State of Michigan
Department of Labor and Economic Growth
Office of Financial and Insurance Services**

**Enforcement Action
January - March 2007**

Name and Location	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Adams, Randy Flint, MI	4281	Insurance	Notice of Opportunity to Show Compliance	6-6-06	MCL 500.1205 Failure to meet licensing requirements	Final Order	3-22-07	Revocation
Allen, Neuell Jack Ypsilanti, MI	4894	Insurance	Notice of Opportunity to Show Compliance	11-9-06	MCL 500.1207(1) Fiduciary Violation	Consent Order	3-20-07	Cease and Desist Revocation
Barron, Paula M. Taylor, John P. and Northern Preferred Title Company, LL Charlevoix, MI	3924	Insurance	Notice of Opportunity to Show Compliance	12-7-05	MCL 500.1207(1) Fiduciary Violation	Consent Order	3-6-07	\$1,000 Civil Penalty
Calloway, Todd Northville, MI	4208	Mortgage	Order of Prohibition	4-14-06	MCL 445.1668a Code Violation of the MBLSLA	Prohibition Order	1-09-07	Prohibition
Cash Co., Inc. Manistique, MI	4916	Deferred Presentment	Proposed Stipulation and Consent Order	12-20-06	MCL 487.2131 Unlicensed activity	Consent Order	2-5-07	\$1,000 Civil Penalty
Diaa, Omar S. Dearborn Heights, MI	4926	Mortgage	Proposed Stipulation and Consent Order	1-31-07	MCL 445.1652 Unlicensed activity	Consent Order	3-19-07	\$1,000 Civil Fine
Dolex Dollar Express, Inc. Arlington, TX	4959	Money Transmission	Proposed Stipulation and Consent Order	3-1-07	MCL 487.1011(1) Unlicensed activity	Consent Order	3-8-07	\$29,000.00 Civil Penalty

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Dombrowski, Larry A. and American Investors Life Insurance Company Macomb, MI	3857	Insurance	Cease and Desist	9-12-05	MCL 500.1207(1) Fiduciary Violation MCL 500.1239 Conduct unbecoming an agent	Cease and Desist Order	1-4-07	Cease and Desist \$2,000 Civil Penalty \$10,413 Restitution
Espinoza, Steve Oscoda, MI	4929	Mortgage	Proposed Stipulation and Consent Order	1-31-07	MCL 445.1652 Unlicensed activity	Consent Order	3-28-07	\$1,000 Civil Penalty
Financial Investment Timing Company Iron Mountain, MI	4280	Securities	Proposed Stipulation and Consent Order	5-24-06	MCL 451.501 Unlawful practices	Final Decision	2-2-07	Cease and Desist Revocation \$6,500 Civil Penalty
Financial Investment Timing Company Iron Mountain, MI	2874	Securities	Cease and Desist	8-11-04	MCL 451.501 Unlawful practices	Final Decision	2-2-07	Cease & Desist Revocation
Foster, John East Lansing, MI and Mourer-Foster, Inc. Lansing, MI	3927	Insurance	Notice of Opportunity to Show Compliance	12-8-05	MCL 500.1207(1) Fiduciary Violation MCL 500.1239 Conduct unbecoming an agent	Consent Order	1-5-07	Cease and Desist \$3,000 Civil Penalty Cease and Desist \$3,000 Civil Penalty
Fox, Andrew Southfield, MI	4818	Mortgage	Order of Prohibition	8-29-06	MCL 445.1668a Code Violation of the MBLSLA	Prohibition Order	3-23-07	Prohibition
Fuciarelli, Victor Sterling Heights, MI	3599	Mortgage	Order of Prohibition	7-15-05	MCL 445.1668a Code Violation of the MBLSLA	Prohibition Order	2-27-07	Prohibition

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Great Lakes Mortgage Company, L.L.C. Kentwood, MI	3882	Mortgage	Notice of Opportunity to Show Compliance	10-26-05	MCL 445.1652 Unlawful practices	Final Order	1-23-07	Revocation
Gutkowski, Jill Albion, MI	4819	Mortgage	Order of Prohibition	8-29-06	MCL 445.1668a Code Violation of the MBLSLA	Prohibition Order	2-16-07	Prohibition
Gutkowski, Pete Albion, MI	4821	Mortgage	Order of Prohibition	8-29-06	MCL 445.1668a Code Violation of the MBLSLA	Prohibition Order	2-16-07	Prohibition
Hall, Woodward Southfield, MI	4009	Mortgage	Order of Prohibition	3-10-06	MCL 445.1668a Code Violation of the MBLSLA	Prohibition Order	3-13-07	Prohibition
Harden, Bruce Battle Creek, MI	3853	Insurance	Notice of Opportunity to Show Compliance	8-26-05	MCL 500.1207(1) Fiduciary Violation MCL 500.1239 Conduct unbecoming an agent	Final Decision	1-5-07	Revocation \$2,074 Restitution
Harding, Michelle Allen Park, MI	4846	Insurance	Notice of Opportunity to Show Compliance	9-21-06	MCL 500.1207 Fiduciary Violation	Consent Order	3-13-07	Revocation
Harvey, Calvin Detroit, MI	3249	Insurance	Notice of Opportunity to Show Compliance	6-16-05	MCL 500.1207(1) Fiduciary Violation MCL 500.1239 Conduct unbecoming an agent	Final Decision	1-05-07	Revocation \$909 Restitution
Hertz, Gabin Oak Park, MI	3564	Mortgage	Order of Prohibition	7-11-05	MCL 445.1668a Code Violation of the MBLSLA	Prohibition Order	3-12-07	Prohibition
Holliday, Lucretia and Holliday Insurance Agency, Inc. Bloomfield Hills, MI	3902	Insurance	Cease and Desist	11-10-05	MCL 500.1207(1) Fiduciary Violation MCL 500.1239 Conduct unbecoming an agent	Consent Order	1-24-07	\$1,000 Civil Penalty

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Hunter, Ronald Beverly Hills, MI	3563	Mortgage	Order of Prohibition	7-11-05	MCL 445.1668a Code Violation of the MBLSLA	Prohibition Order	2-5-07	Prohibition
Husak, David Michael Sr. Wixom, MI	4278	Securities	Cease & Desist	5-18-06	MCL 451.501 Unlawful practices	Cease & Desist	1-25-07	Cease & Desist
Kay, Michael Keego Harbor, MI	3168	Insurance	Notice of Opportunity to Show Compliance	6-2-05	MCL 500.1207(1) Fiduciary Violation	Consent Order	1-24-07	\$1,000 Civil Penalty
L'Huillier, Susan Lansing, MI	4896	Insurance	Notice of Opportunity to Show Compliance	11-9-06	MCL 500.2005(a) Unfair method of competition MCL 500.1239 Conduct unbecoming an agent	Consent Order	3-20-07	Cease and Desist Revocation
Lakey, Keith West Bloomfield, MI	4002	Mortgage	Order of Prohibition	3-10-06	MCL 445.1668a Code Violation of the MBLSLA	Prohibition Order	02-15-07	Prohibition
Leginski, Dawn Allen Park, MI	3999	Mortgage	Order of Prohibition	3-10-06	MCL 445.1668a Code Violation of the MBLSLA	Prohibition Order	1-19-07	Prohibition
Liberty Title Insurance Agency, Inc. Cleveland, OH	3014	Insurance	Notice of Opportunity to Show Compliance	2-28-05	MCL 500.1239 Conduct unbecoming an agent	Consent Order	1-4-07	Voluntarily Surrender
MacDonald, Scott Rochester Hills, MI	4210	Mortgage	Order of Prohibition	4-14-06	MCL 445.1668a Code Violation of the MBLSLA	Prohibition Order	1-9-07	Prohibition
Mazbauh, Janet Mazbaugh, Janet Dearborn Heights, MI	3602	Mortgage	Order of Prohibition	7-15-05	MCL 445.1668a Code Violation of the MBLSLA	Prohibition Order	2-16-07	Prohibition

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Merkle, Eric Blimline, Joe and Jordan River Resources Williamston, MI	3497	Securities	Cease and Desist	6-28-05	MCL 451.701 Failure to meet registration requirements	Ceases and Desist	1-23-07	Cease and Desist \$1,000 Civil Penalty
Merkle, Eric Sticken, Sharon Merkle, Jay Massey, Craig and Redstone Energy Corp. Williamston, MI	3500	Securities	Cease and Desist	6-28-05	MCL 451.501 Unlawful practices	Consent Order	1-23-07	Cease and Desist \$1,000 Civil Penalty
Michaels, Thomas and Argus National Title Company, LLC Cleveland, OH	4880	Insurance	Cease and Desist	10-25-06	MCL 500.1239 Conduct unbecoming an agent MCL 500.1208 Insurance effected by agent on certain risks	Consent Order	1-4-07	Voluntarily Surrender
Morse, Michael J. Grand Rapids, MI	4928	Mortgage	Proposed Consent Order	1-31-07	MCL 445.1659 Transferring license/registration without Commissioner approval	Consent Order	3-8-07	\$1,000 Civil Fine
Murphy Mortgage, Inc. Taylor, MI	4927	Mortgage	Proposed Consent Order	1-31-07	MCL 445.1652 Unlicensed Activity	Consent Order	3-8-07	\$1,000 Civil Fine

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New Century Mortgage Corporation And Home123 Corporation Irvine, CA	5003	Mortgage	Cease and Desist	3-27-07	MLC 445.1672 Failure to conduct business in accordance with the law	Consent Order	3-27-07	Cease and Desist
Nickell, Henry Gross Pointe, MI	3598	Mortgage	Prohibition	7-15-05	MCL 445.1668a Code Violation of the MBLSLA	Prohibition Order	1-10-07	Prohibition
Nolan, Jason Waterford, MI	4886	Mortgage	Notice of Opportunity to Show Compliance	10-26-06	MCL 445.1652 Unlicensed Activity	Consent Order	1-29-07	\$500 Civil Fine
Barron, Paula Taylor, John Northern Preferred Title Company, LLC Charlevoix, MI	3924	Insurance	Notice of Opportunity to Show Compliance	12-7-05	MCL 500.1207(1) Fiduciary Violation	Consent Order	3-8-07	\$1,000 Civil Penalty
Pascaris, Fred Dearborn Heights, MI	2549	Securities	Cease & Desist	1-7-04	MCL 451.102(A)(2) MCL 451.201	Consent Order	1-11-07	Cease & Desist \$500 Market Conduct Fee
Plummer, Laurence Memphis, TN	4279	Securities	Cease and Desist	5-24-06	MCL 451.601 Unregistered activity	Cease and Desist	12-15-06	Cease and Desist \$1,500 Civil Penalty
Poppa, Jonathan Dearborn, MI	3601	Mortgage	Order of Prohibition	1-10-07	MCL 445.1668a Code Violation of the MBLSLA	Prohibition Order	1-10-07	Prohibition
Premier Mortgage Funding, Inc. Clearwater, FL	3851	Mortgage	Notice of Intent to Revoke License and Registration	12-29-06	MCL 445.1652 Unlicensed Activity	Consent Order	3-19-07	\$20,000 Civil Fine

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Price, Gregory Mt. Morris, MI	3983	Mortgage	Order of Prohibition	2-7-06	MCL 445.1668a Code Violation of the MBLSLA	Prohibition Order	2-13-07	Prohibition
Priority Health Grand Rapids, MI	4865	HMO	Notice of Opportunity to Show Compliance	10-17-06	MCL 500.3523 Failing to obtain approval	Consent Order	3-2-07	\$500 Civil Penalty
Rose, David, Enterra Settlement Services, Inc. and Westbrook and Land, Energy Associates Irving, TX	3501	Securities	Cease and Desist	6-28-05	MCL 451.501 Unlawful practices	Final Decision	1-9-07	Cease and Desist
Salwa, Cheryl Dearborn, MI	4910	Insurance	Notice of Opportunity to Show Compliance	12-6-06	MCL 500.1239 Conduct unbecoming an agent MCL 500.1207(1) Fiduciary Violation	Consent Order	3-9-07	Revocation
Schupra, Thomas Troy, MI	3694	Insurance	Notice of Opportunity to Show Compliance	7-19-05	MCL 500.1207(1) Fiduciary Violation MCL 500.1239 Conduct unbecoming an agent	Consent Order	1-30-07	Cease and Desist \$1,000 Civil Penalty
Siebert, Kenneth and Great Lakes Adjusting & Appraising L.L.C. Detroit, MI	4857	Insurance	Notice of Opportunity to Show Compliance	1-17-07	MCL 500.1222 Unlicensed Activity	Consent Order	4-5-07	\$500 Civil Fine
Sonali Exchange Co. Inc. New York, NY	4950	Money Transmission	Proposed Stipulation and Consent Order	2-23-07	MCL 487.1011(1) Unlicensed activity	Consent Order	3-8-07	\$5,000 Civil Penalty

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Sumling, Alan Southfield, MI	4006	Mortgage	Order of Prohibition	3-10-06	MCL 445.1668a Code Violation of the MBLSLA	Prohibition Order	02-15-07	Prohibition
Tanner, Barry Jackson, MI	4817	Mortgage	Prohibition	8-29-06	MCL 445.1668a Code Violation of the MBLSLA	Prohibition Order	1-10-07	Prohibition
Towner, David Greenville, DE	3693	Insurance	Notice of Opportunity to Show Compliance	11-02-05	MCL 500.1207(1) Fiduciary Violation MCL 500.1239 Conduct unbecoming an agent	Final Decision	1-22-07	Revocation \$20,000 Civil Penalty
Walker, Daryl aka Darrel L. Walker Flint, MI	3986	Mortgage	Order of Prohibition	2-7-06	MCL 445.1668a Code Violation of the MBLSLA	Final Decision and Prohibition Order	4-5-07	Prohibition
Wasung, Stacie Ann Rej, Halina and Global Title Agency Farmington Hills, MI	3945	Insurance	Notice of Hearing	12-20-05	MCL 500.1207(1) Fiduciary Violation MCL 500.1239 Conduct unbecoming an agent	Final Decision	1-5-07	Revocation