

**State of Michigan
Department of Energy, Labor and Economic Growth
Office of Financial and Insurance Regulation**

**Enforcement Actions
January - March 2009**

Name	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
Amstar Mortgage Corporation	5485	Consumer Finance	Notice of Intention to Revoke License	1-14-09	MCL 445.1672 Misconduct of Business	Final Order of Revocation	3-9-09	Revoke License
Assurance Company of America	6750	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	1-27-09	\$1,000 Civil Penalty
Atlantic Specialty Ins. Company	6439	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2211 Failure to File Report	Consent Order	1-9-09	\$1,000 Civil Penalty
Bahora, Alia Allegiance Insurance Agency CII, Inc.	7106	Insurance	Proposed Stipulation to Consent Order	2-10-09	MCL 500.1207 Fiduciary Violation	Consent Order	3-11-09	\$5,000 Civil Penalty
Belmont-Cromer, Alina J.	7048	Consumer Finance	Prohibition Order	1-14-09	MCL 445.1668a Code Violation of the MBLSLA	Prohibition	2-24-09	Prohibition
Benjamin Brothers L.L.C.	5763	Deferred Presentment	Notice of Opportunity to Show Compliance	9-9-08	MCL 487.2122 Misconduct of Business	Consent Order	2-13-09	\$1,000 Civil Penalty
Bigbee, Michael	7047	Consumer Finance	Prohibition Order	1-20-09	MCL 445.1668a Code Violation of the MBLSLA	Prohibition	2-24-09	Prohibition

Enforcement Actions
January – March 2009
Page 2

Name	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
Blackmer, Evan, D.	5687	Insurance	Notice of Opportunity to Show Compliance	7-3-08	MCL 500.1239 Conduct unbecoming an agent	Final Decision	1-6-09	Revoke License
Blue Water Asset Mgmt. LLC	5732	Securities	Cease & Desist	10-30-08	MCL 451.601 Unlicensed Activity	Cease and Desist	1-27-09	Cease and Desist Order
Broaden Sharifa	5202	Consumer Finance	Prohibition Order	1-03-08	MCL 445.1668a Code Violation of the MBLSLA	Prohibition	3-12-09	Prohibition
Brown City Mortgage Company	6954	Consumer Finance	Proposed Stipulation to Consent Order	1-14-09	MCL 445.1671 Failure to File Report MCL 445.1672 Misconduct of Business	Consent Order	3-16-09	Revoke License
Cashland Financial Services	5353	Consumer Finance	Notice of Opportunity to Show Compliance	4-29-08	MCL 445.1657 Failure to File Financial Statement	Consent Order	2-24-09	\$1,000 Civil Penalty
Clipper, Robert A.	5694	Insurance	Notice of Opportunity to Show Compliance	7-3-08	MCL 500.1239(1) Conduct unbecoming an agent	Final Decision	1-7-09	Revoke License
Columbia Resources, Inc. d/b/a Ripperger & Associates	5293	Securities	Notice of Opportunity to Show Compliance	9-20-07	MCL 451.603 Failure to Respond	Order Revoking I.A. Registration	2-2-09	Revoke License
Companion Property and Casualty Ins. Co.	6449	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	3-20-09	\$1,000 Civil Penalty
Cox, Gary W.	6943	Consumer Finance	Notice of Intent to Revoke License	11-10-08	MCL 445.1671 Failure to File Report	Final Order to Revoke License	1-21-09	Revoke License

Enforcement Actions
January – March 2009
Page 3

Name	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
CPA Insurance Company	5055	Insurance	Notice of Opportunity to Show Compliance	11-1-07	MCL 500.1239(1) Conduct unbecoming an agent	Consent Order	1-30-09	\$10,000 Civil Penalty
DaimlerChrysler Ins. Company	6919	Insurance	Notice of Opportunity to Show Compliance	12-09-08	MCL 500.1324 Failure to File Report	Consent Order	3-30-09	\$500 Civil Penalty
Daniel, John Daniel Investments, Inc.	5643	Securities	Proposed Consent Order	1-27-09	MCL 451.601 Unlicensed Activity	Consent Order	1-30-09	\$2,000 Civil Penalty
Densmore, Chris	5497	Insurance	Cease & Desist	12-26-07	MCL 500.1239 Conduct unbecoming an agent	Final Order to Cease & Desist	1-27-09	Revoke License Cease and Desist
Dionne Reily & Associates	7058	Consumer Finance	Cease & Desist	2-26-09	MCL 445.1672 Misconduct of Business	Final Order to Cease & Desist	3-23-09	\$1,000 Civil Penalty Cease and Desist
Diversified Lending Group, Inc.	6917	Securities	Cease & Desist	11-21-08	MCL 451.601 Unlicensed Activity	Cease & Desist	1-2-09	Cease & Desist Order \$10,000 Civil Penalty
Douchette, Daniel C.	5606	Insurance	Notice of Opportunity to Show Compliance	4-25-08	MCL 500.1207 Fiduciary Violation MCL 500.1239 Conduct unbecoming an agent	Final Decision	1-28-09	Revoke License
Eastern Life and Health Ins. Co.	6589	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	2-10-09	\$1,000 Civil Penalty
Echols, David E., Sr.	6564	Insurance	Notice of Hearing	10-21-08	MCL 500.1239 Conduct unbecoming an agent	Final Decision	1-5-09	Revoke License

Enforcement Actions
January – March 2009
Page 4

Name	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
Ehome Credit Corp.	5521	Consumer Finance	Cease & Desist	12-9-08	MCL 445.1679 Unlicensed Activity	Cease & Desist	1-22-09	Cease & Desist Order
Employers' Fire Ins. Company	6456	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	1-9-09	\$1,000 Civil Penalty
Employers' Fire Insurance Co.	6782	Insurance	Notice of Opportunity to Show Compliance	2-12-09	MCL 500.2201 Failure to Respond	Consent Order	2-13-09	\$1,000 Civil Penalty
Equity Consultants, LLC	5606	Consumer Finance	Notice of Intent to Revoke License	1-14-09	MCL 445.1672 Misconduct of Business	Final Decision	3-27-09	Revoke License
Fairhaven Financial Advisory Corp.	5298	Securities	Notice of Opportunity to Show Compliance	9-20-07	MCL 451.603 Failure to Respond	Order Revoking I.A. Registration	2-2-09	Revoke License
Fidelity National Insurance Co.	6465	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2211 Failure to File Report	Consent Order	1-9-09	\$1,000 Civil Penalty
Fidelity National Insurance Co.	6793	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2211 Failure to File Report	Consent Order	1-9-09	\$1,000 Civil Penalty
Fidelity National Property & Casualty Insurance Co.	6794	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2211 Failure to File Report	Consent Order	1-9-09	\$1,000 Civil Penalty
Fidelity National Property & Casualty Insurance Co.	6466	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2211 Failure to File Report	Consent Order	1-9-09	\$1,000 Civil Penalty

Enforcement Actions
January – March 2009
Page 5

Name	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
Fitzgerald & Associates Inc.	5144	Consumer Finance	Notice of Intent to Revoke License	4-30-08	MCL 445.1671 Failure to file Report	Final Order to Revoke	2-6-09	Revoke License
Fitzgerald & Associates Inc.	5358	Consumer Finance	Notice of Opportunity to Show Compliance	10-30-07	MCL 445.1672 Misconduct of Business	Final Order to Revoke	2-6-09	Revoke License
Flaherty, John F. Huntley, C. Wendy Alternative Insurance Services	6926	Insurance	Order of Summary Suspension	9-18-08	MCL 500.1239 Conduct Unbecoming an Agent MCL500.1207 Fiduciary Violation	Final Order to Revoke	1-15-09	Cease and Desist \$1,329,086.55 Restitution Revoke License Revoke License
FU Money LLC	5516	Deferred Presentment	Notice of Opportunity to Show Compliance	7-25-08	MCL 487.2158 Misconduct of Business	Consent Order	1-26-09	\$5,000 Civil Penalty
Gosh, Kingshook	5740	Securities	Cease and Desist Order	8-21-08	MCL 451.501 Misconduct of Business	Cease and Desist	3-10-09	Cease and Desist
Guarantee Company of N.A. USA	5767	Insurance	Notice of Opportunity to Show Compliance	10-31-08	MCL 500.1239 Conduct Unbecoming an agent	Consent Order	2-19-09	\$5,000 Civil Penalty
Hamilton, Rodney	5210	Consumer Finance	Cease and Desist Order	3-11-09	MCL 445.1652 Unlicensed Activity	Cease and Desist	3-30-09	Cease and Desist

Enforcement Actions
January – March 2009
Page 6

Name	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
Hamlin Mortgage Company	4600	Consumer Finance	Notice of Intent to Revoke License	10-9-07	MCL 445.1672 Misconduct of Business	Consent Order	3-12-09	Revoke License
Health Plan of Michigan, Inc.	6973	Insurance	Notice of Opportunity to Show Compliance	2-17-09	MCL 500.3529 Using provider agreement prior to approval	Consent Order	3-26-09	\$1,000 Civil Penalty
Hendricks, Benjamin S. Annacore Business Capital, LLC	5693	Securities	Cease & Desist	8-19-08	MCL 451.501 Misconduct of Business	Cease & Desist	2-18-09	\$1,000 Civil Penalty Cease and Desist
James, Anthony	7010	Consumer Finance	Order of Prohibition	1-15-09	MCL 445.1668a Code Violation of the MBLSLA	Prohibition	2-2-09	Prohibition
Jefferson National Life Ins. Co.	6397	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2211 Failure to file report	Consent Order	1-9-09	\$1,000 Civil Penalty
Jefferson National Life Ins. Co.	6626	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2211 Failure to file report	Consent Order	1-9-09	\$1,000 Civil Penalty
Johnson, Michelle	7050	Consumer Finance	Order of Prohibition	1-14-09	MCL 445.1668a Code Violation of the MBLSLA	Prohibition	2-2-09	Prohibition
Jones, Daniel	5732	Securities	Cease and Desist	10-30-08	MCL 451.601 Unlicensed Activity	Cease and Desist	1-27-09	Cease and Desist Order
Jones, Kenneth	7039	Consumer Finance	Order of Prohibition	1-20-09	MCL 445.1668a Code Violation of the MBLSLA	Prohibition	3-16-09	Prohibition
Liberty Bankers Life Ins. Co.	6635	Insurance	Proposed Consent Order	2-17-09	MCL 500.438 Failure to respond	Consent Order	2-18-09	\$1,000 Civil Penalty

Enforcement Actions
January – March 2009
Page 7

Name	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
Lincoln General Insurance Co.	6482	Insurance	Proposed Consent Order	2-20-09	MCL 500.2211 Failure to file report	Consent Order	2-26-09	\$1,000 Civil Penalty
Lund, Neil	5444	Consumer Finance	Cease and Desist Order	10-15-08	MCL 445.1679 Unlicensed Activity	Cease and Desist	2-12-09	Cease and Desist Order
Meddirect L.L.C.	5265	Consumer Finance	Notice of Opportunity to Show Compliance	9-24-07	MCL 445.1679 Unlicensed Activity	Consent Order	2-2-09	Revoke License
Michigan North Mortgage Services, Inc.	6947	Consumer Finance	Notice of Intent to Revoke License	11-13-08	MCL 445.1671 Failure to File Report	Final Decision	1-21-09	Revoke License
Michigan Residential Lending, Inc.	5197	Consumer Finance	Notice of Intent to Revoke License	9-30-08	MCL 445.1672 Misconduct of Business	Final Order	3-20-09	Revoke License
Michno, Patricia	6955	Consumer Finance	Order of Prohibition	1-28-09	MCL 445.1668a Code Violation of the MBLSLA	Prohibition	1-30-09	Prohibition
Mitchell, Freifeld	7011	Consumer Finance	Order of Prohibition	1-27-07	MCL 445.1668a Code Violation of the MBLSLA	Prohibition	1-27-09	Prohibition
MLA, Inc.	5476	Consumer Finance	Notice of Intent to Revoke License	1-22-08	MCL 445.1671 Failure to File Report	Final Order	2-18-09	Revoke License
Morgan, Jamie J. Continental Casualty Insurance Company	5004	Insurance	Notice of Opportunity to Show Compliance	6-19-07	MCL 500.249(a) Failure to Respond	Final Decision	2-23-09	Revoke License
Morrison, Glenn H.	6948	Consumer Finance	Notice of Intent to Revoke License	11-10-08	MCL 445.1671 Failure to File Report	Final Order	1-21-09	Revoke License

Enforcement Actions
January – March 2009
Page 8

Name	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
Murphy, Dennis M. Independent Title Corporation	7091	Insurance	Proposed Consent Order	2-20-09	MCL 500.1239 Conduct Unbecoming an Agent	Consent Order	3-23-09	Revoke License
Mutual of Detroit Insurance Co.	6650	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2211 Failure to file report	Consent Order	2-11-09	\$1,000 Civil Penalty
Noel, Sherwood	7053	Consumer Finance	Order of Prohibition	1-20-09	MCL 445.1668a Code Violation of the MBLSLA	Prohibition	3-16-09	Prohibition
North American Ins. Company	6653	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.438(3) Failure to Respond	Consent Order	1-28-09	\$1,000 Civil Penalty
Northern Assurance Co. of America	6490	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2211 Failure to File Report	Consent Order	1-9-09	\$1,000 Civil Penalty
Northern Assurance Co. of America	6833	Insurance	Proposed Consent Order	2-12-09	MCL 500.438(3) Failure to Respond	Consent Order	2-26-09	\$1,000 Civil Penalty
Ohio Security Ins. Company	6492	Insurance	Proposed Consent Order	1-28-09	MCL 500.438(3) Failure to Respond	Consent Order	1-9-09	\$1,000 Civil Penalty
One Beacon America Ins. Co.	6493	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2211 Failure to file report	Consent Order	1-9-09	\$1,000 Civil Penalty
One Beacon America Ins. Co.	6494	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2211 Failure to file report	Consent Order	1-9-09	\$1,000 Civil Penalty
Optimum Capital Management LLC	5326	Securities	Notice of Opportunity to Show Compliance	9-20-07	MCL 451.603 Failure to Respond	Final Order	2-2-09	Revoke License

Enforcement Actions
January – March 2009
Page 9

Name	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
Parkland Investment, Inc.	5327	Securities	Notice of Opportunity to Show Compliance	9-20-07	MCL 451.603 Failure to Respond	Final Order	2-2-09	Revoke License
Paul, John Michael Sr.	5698	Insurance	Notice of Opportunity to Show Compliance	7-3-08	MCL 500.1239 Conduct unbecoming an agent	Final Decision	2-18-09	Revoke License
Proctor, William N.	5231	Consumer Finance	Notice of Opportunity to Show Compliance	3-12-08	MCL 445.1672 Misconduct of Business	Final Order	2-12-09	Revoke License
Professional Analysts, LLC	5329	Securities	Notice of Opportunity to Show Compliance	9-20-07	MCL 451.603 Failure to Respond		2-2-09	Probation
Providence Home Mortgage, Inc.	6988	Consumer Finance	Notice of Opportunity to Show Compliance	11-6-08	MCL 445.1657 Failure to file Financial Statement	Consent Order	1-14-09	\$1,000 Civil Penalty \$2,000 Late Penalty Fee
Roth, Scott S.	6924	Insurance	Notice of Opportunity to Show Compliance	12-09-08	MCL 500.1205 Misrepresentation	Consent Order	2-26-09	Revoke License
Sanders, Aaron, Jr.	7046	Consumer Finance	Prohibition Order	1-26-09	MCL 445.1668a Code Violation of the MBLSLA	Prohibition	1-26-09	Prohibition
Senior, Marvin	7009	Consumer Finance	Prohibition Order	1-28-09	MCL 445.1668a Code Violation of the MBLSLA	Prohibition	3-12-09	Prohibition
Shepherd, Donald L.	5771	Insurance	Notice of Opportunity to Show Compliance	11-05-08	MCL 500.1239 Misconduct of Business MCL 500.1207 Fiduciary Violation	Consent Order	1-16-09	Revoke License

Enforcement Actions
January – March 2009
Page 10

Name	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
Slate, Larry	5207	Consumer Finance	Cease & Desist Order	3-11-09	MCL 445.1679 Unlicensed Activity	Final Order to Cease & Desist	3-12-09	Cease & Desist
Taylor, Randall L.	5575	Insurance	Notice of Opportunity to Show Compliance	3-19-08	MCL 500.1205 Misrepresentation	Final Decision	2-24-09	Revoke License
Temple, Eddie H. Financial Protectors, Inc.	6923	Insurance	Notice of Opportunity to Show Compliance	12-09-08	MCL 500.1239 Misconduct of Business MCL 500.1207 Fiduciary Violation	Consent Order	3-25-09	\$500 Civil Penalty
Total Health Care USA, Inc.	5717	Insurance	Notice of Opportunity to Show Compliance	11-3-08	MCL 500.1341(3) Entering into a transaction without notifying Commissioner	Consent Order	2-24-09	\$5,000 Civil Penalty
Total Health Care, Inc.	6972	Insurance	Notice of Opportunity to Show Compliance	2-17-09	MCL 500.3557 Failure to notify Commissioner of a substantial change in operation within 30 days	Consent Order	3-23-09	\$500 Civil Penalty
Triple Crown Financial Services	5518	Consumer Finance	Cease & Desist Order	12-9-09	MCL 445.1652 Unlicensed Activities	Final Order to Cease & Desist	1-22-09	Cease & Desist
Unitrin Direct Prop. & Casualty Co.	6879	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2211 Failure to File Report	Consent Order	3-9-09	\$1,000 Civil Penalty
Urban Mortgage Company, LLC	6994	Consumer Finance	Notice of Opportunity to Show Compliance	11-12-08	MCL 493.56a(8) Failure to Pay Invoice	Consent Order	2-16-08	\$2,000 Late Penalty \$1,000 Civil Penalty
Vaugh, Natalie	5211	Consumer Finance	Cease & Desist	9-25-07	MCL 445.1679 Unlicensed Activity	Final Order to Cease & Desist	1-30-09	Cease & Desist

Enforcement Actions
January – March 2009
Page 11

Name	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
Vela, Jennifer	5731	Insurance	Notice of Opportunity to Show Compliance	9-26-08	MCL 500.1239 Misconduct of Business MCL 500.1207 Fiduciary Violation	Final Decision	3-24-09	Revoke License
Vina Financial Group	5135	Securities	Cease & Desist Order	8-19-08	MCL 451.6031 Unlicensed Activity	Final Order to Cease & Desist	2-26-09	Cease & Desist
Waterstone Mortgage Corporation	5639	Consumer Finance	Notice of Opportunity to Show Compliance	10-06-08	MCL 445.1672 Misconduct of Business	Consent Order	2-18-09	\$500 Civil Penalty
Wealth Management Partners of MI, Inc.	5345	Securities	Notice of Opportunity to Show Compliance	9-20-07	MCL 451.603 Failure to File Report	Order Revoking I.A. license	2-2-09	Probation
Westgate Capital Management	5149	Securities	Cease & Desist Order	8-19-08	MCL 451.501 Misconduct of Business	Final Order to Cease & Desist	3-9-09	Cease & Desist
Workmen's Benefit Fund of the US of A	6540	Insurance	Proposed Consent Order	2-18-09	MCL 500.438(3) Failure to Respond	Consent Order	2-18-09	\$1,000 Civil Penalty
Zurich American Insurance Company	6889	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.220 Failure to Respond to Survey	Consent Order	3-20-09	\$1,000 Civil Penalty