

Department of Insurance and Financial Services
Enforcement Actions
July – September 2015

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
Affordable Insurance Agency, III, Inc.	12470	Insurance	Order of Summary Suspension	4-22-15	MCL 500.1239 Misconduct of Business	Final Order	9-10-15	\$2,500 Civil Penalty
Allied Check Cashing Michigan LLC	12445	Deferred Presentment	Notice of Opportunity to Show Compliance	4-15-15	MCL 487.2154(8) Failure to provide information on closed transaction	Consent Order	8-3-15	\$2,500 Civil Penalty
Asco of Michigan, Inc.	12444	Deferred Presentment	Notice of Opportunity to Show Compliance	4-1-15	MCL 487.2154(8) Failure to provide information on closed transaction	Consent Order	7-17-15	\$500 Civil Penalty
Carrier, Eric G.	11709	Insurance	Order of Summary Suspension	3-25-13	MCL 500.249(a) Failure to Respond MCL 500.1224 Misrepresentation	Final Order	9-15-15	\$10,824 Restitution \$10,000 Civil Penalty \$20,000 Civil Penalty Revoke License
Cash Now XXI, LLC	12446	Deferred Presentment	Notice of Opportunity to Show Compliance	4-1-15	MCL 487.2154(8) Failure to provide information on closed transaction	Consent Order	8-5-15	\$2,200 Civil Penalty

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Cash Now XXI, LLC	12448	Deferred Presentment	Notice of Opportunity to Show Compliance	4-1-15	MCL 487.2154(8) Failure to provide information on closed transaction	Consent Order	7-29-15	\$2,200 Civil Penalty
Cash On Demand Kalamazoo, LLC	12350	Deferred Presentment	Notice of Opportunity to Show Compliance	3-3-15	MCL 487.2154(8) Failure to provide information on closed transaction	Consent Order	7-23-15	\$2,500 Civil Penalty
Clarke-Shafer, Shannon	12211	Insurance	Administrative Hearing/Order/Notice of Hearing	7-2-15	MCL 500.1239 Misconduct of an Agent MCL 500.1207(1) Fiduciary Violation	Final Decision	8-17-15	Revoke License
Cornerstone Agency Services, LLC	11999	Insurance	Notice of Opportunity to Show Compliance	9-9-14	MCL 500.2005 Misrepresentation MCL 500.1239 Misconduct of Business MCL 500.1207 Fiduciary Violation	Consent Order	7-27-15	\$25,000 Civil Penalty
Davis, Carlton	12637	Mortgage	Order of Prohibition	9-17-15	MCL 445.1668a(8) Violations of the MBLSLA	Order of Prohibition	9-28-15	Prohibition
Donrich, Inc.	12411	Deferred Presentment	Notice of Opportunity to Show Compliance	3-19-15	MCL 487.2153(2) Unlawful Practices	Consent Order	9-9-15	\$5,500 Civil Penalty

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Elias, Kevin J. First Title Agency, Inc.	11979	Insurance	Notice of Opportunity to Show Compliance	9-9-14	MCL 500.1239 Misconduct of an Agent	Final Order	9-14-15	Revoke License
Great Lakes Specialty Finance, Inc.	12534	Deferred Presentment	Notice of Opportunity to Show Compliance	6-17-15	MCL 2153(2) Unlawful Practices	Consent Order	9-9-15	\$2,500 Civil Penalty
Great Lakes Specialty Finance, Inc.	12535	Deferred Presentment	Notice of Opportunity to Show Compliance	6-17-15	MCL 2153(2) Unlawful Practices	Consent Order	9-9-15	\$10,800 Civil Penalty
Great Lakes Members Credit Union	12537	Credit Union	Cease & Desist Order	4-30-15	MCL 490.342 Unlawful Practices	Cease & Desist Order	7-29-15	Cease & Desist
Harris, Harmon	12209	Insurance	Notice of Opportunity to Show Compliance	3-4-15	MCL 500.249 Failure to Respond	Final Decision	7-23-15	Revoke License
Hayes, William A.	12346	Insurance	Notice of Opportunity to Show Compliance	6-9-15	MCL 500.1239 Misconduct of an Agent	Consent Order	7-8-15	Revoke License
Mishkooor, Samier S.	12470	Insurance	Order of Summary Suspension	4-22-15	MCL 500.1239 Misconduct of Business	Final Order	9-10-15	\$2,500 Civil Penalty
One-Stop Cash	12055	Deferred Presentment	Notice of Opportunity to Show Compliance	8-5-14	MCL 487.2133 Unlawful Practices	Consent Order	7-16-15	\$5,000 Civil Penalty
One-Stop Cash	12353	Deferred Presentment	Notice of Opportunity to Show Compliance	3-10-15	MCL 487.2133 Unlawful Practices	Consent Order	7-16-15	\$500 Civil Penalty

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Qwik Cash Advance, Inc.	12293	Deferred Presentment	Notice of Opportunity to Show Compliance	3-16-15	MCL 487.2133 Unlawful Practices	Consent Order	8-3-15	\$500 Civil Penalty
Rosenbaum, Sheri	12642	Mortgage	Order of Prohibition	9-17-15	MCL 445.1668a(8) Violations of the MBLSLA	Order of Prohibition	9-28-15	Prohibition
Vandelier Group	12215	Insurance	Cease & Desist Order	7-14-15	MCL 500.493(2)1 Unlicensed Activity	Cease & Desist Order	7-16-15	Cease & Desist
Woodruff, Yvette	12691	Mortgage	Order of Prohibition	9-17-15	MCL 445.1668a(8) Violations of the MBLSLA	Order of Prohibition	9-28-15	Prohibition