



June 14, 2019

SENT VIA CERTIFIED MAIL AND FIRST-CLASS MAIL

MIE Financial Services LLC
8700 Evergreen Rd.
Brighton, MI 48116

7013 0600 0001 9742 3740

RE: Application for Business Entity License

This letter is to notify you that your application for licensure as a business entity in South Dakota has been denied. The reason for the denial is as follows:

You applied for a business entity license from the South Dakota Division of Insurance ("Division") on February 24, 2019. On the application, you answered "NO" to the question asking if the business entity has ever been involved in an administrative action. In reviewing the application, it was discovered that the business entity was named in an administrative action in Florida in 2013 and named in an administrative action in Virginia in 2018.

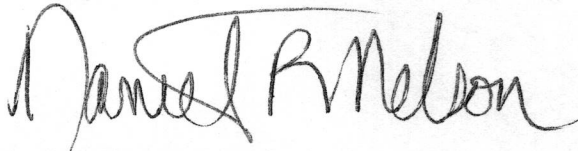
Thus, on February 25, 2018, the Division wrote to you via email, asking why incorrect information was provided on the application and requesting copies of the two administrative actions. Having failed to receive a response, the Division sent you a cite letter, via certified mail and email, informing you that you had violated the insurance laws of South Dakota by not responding to the first letter within 20 days, and again asking you to provide copies of the two administrative actions and an explanation for why they were not disclosed in the application. Having again failed to receive a response, the Division attempted to call the phone number listed on your application. This phone number rang to "America's Hottest Talk-Line." To date the Division still has not received a response from you, there has been no explanation provided for the discrepancies on your application, and no explanation for your lack of communication with the Division.

Based on the above information, the application is denied based upon SDCL §§ 58-30-167(1), (2), (8) & (9) and 58-33-66, for providing incorrect, misleading, incomplete, or materially untrue information in the license application; violating the insurance laws or rules of South Dakota or any other state; using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere; for having an insurance producer license, or its equivalent, denied, suspended, or revoked in any other state; and for failing to respond to an inquiry from the Division within 20 days.

Please note that this denial letter is considered an administrative action which will be reported to the database maintained by the National Association of Insurance Commissioners. If an administrative action occurs, an insurance producer may be required to report the action to all states in which an insurance license is held and in accordance with the timeframes and requirements of each state.

Pursuant to SDCL § 58-30-168, you may make a written request to the Division of Insurance within thirty (30) days of the date of this denial for a hearing to determine the reasonableness of this decision to deny your application for licensure.

Sincerely,



Daniel R. Nelson, *Assistant Director*
South Dakota Division of Insurance
Department of Labor and Regulation

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PS Form 3800, August 2006 See Reverse for Instructions