

STATE OF MICHIGAN  
DEPARTMENT OF LABOR & ECONOMIC GROWTH  
OFFICE OF FINANCIAL AND INSURANCE SERVICES

Before the Commissioner of the Office Financial and Insurance Services

In the matter of:

Thom D. Hopper  
License No

Enforcement Case No. 04-2737

and

Klear Title  
License No

Respondents  
\_\_\_\_\_ /

Issued and entered  
on September 27, 2004  
by Linda A. Watters  
Commissioner

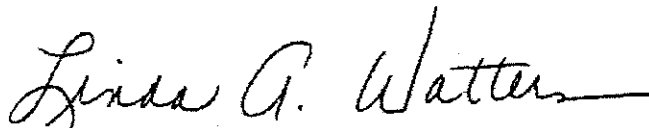
**CONSENT ORDER AND STIPULATION**

**A. Findings of fact and conclusions of law**

Respondents violated Sections 1207(1) and 1239(h) of the Michigan Insurance Code as set forth in the Notice of Opportunity to Show Compliance (NOSC) issued in this matter.

**B. ORDER**

Based on the findings of fact and conclusions of law above and Respondents' stipulation, it is ORDERED that Respondents' licenses are hereby cancelled.



Linda A. Watters  
Commissioner