

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 11528-AG12-0912-107

IN THE MATTER OF: )

Michelle Renee Braughton )

5228 East Walnut Street )  
Mooresville, Indiana 46158 )

Producer License No. 709129 )

Respondent )

Type of Agency Action: Enforcement )

FILED

NOV 19 2012

STATE OF INDIANA  
DEPT. OF INSURANCE

**FINAL ORDER**

The Indiana Department of Insurance (Department) and Michelle Renee Broughton (Respondent), licensed resident Indiana insurance producer, signed an Agreed Entry which purports to resolve all issues involved in the action by the Department regarding Respondent's license, and which has been submitted to the Commissioner of Insurance (Commissioner) for approval.

The Commissioner, after reviewing the Agreed Entry, finds it has been entered into fairly and without fraud, duress or undue influence, and is fair and equitable between the parties. The Commissioner hereby incorporates the Agreed Entry as if fully set forth herein, and approves and adopts in full the Agreed Entry as a resolution of this matter.

IT IS THEREFORE ORDERED by the Commissioner of Insurance:

1. Respondent's Title Producer's license will be permanently revoked.
2. Respondent will fully comply with all other terms set forth in the Agreed Entry in this matter.

ALL OF WHICH IS ORDERED this 19<sup>th</sup> day of November,  
2012.

  
Stephen W. Robertson, Commissioner  
Indiana Department of Insurance

Distribution:

Debra M. Webb  
**INDIANA DEPARTMENT OF INSURANCE**  
311 West Washington Street  
Suite 103  
Indianapolis, Indiana 46204-2787

Michelle Renee Broughton  
5228 East Walnut Street  
Mooresville, Indiana 46158

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE  
CAUSE NO. 11528-AG12-0912-107

IN THE MATTER OF:

Michelle Renee Braughton  
5228 East Walnut Street  
Mooresville, Indiana 46158

Producer License: No.709129

Respondent,

Type of Agency Action: Enforcement

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STATE OF INDIANA  
DEPT. OF INSURANCE

AGREED ENTRY

This Agreed Entry is entered into by Debra M. Webb, Deputy General Counsel for and on behalf of the State of Indiana, Department of Insurance (Department), and Michelle Renee Braughton (Respondent), a licensed individual in the business of selling, soliciting or negotiating title insurance. This Agreed Entry is subject to the review and approval of Stephen W. Robertson, Commissioner of the Indiana Department of Insurance.

WHEREAS, Raymond Summeier, President of Trustworthy Land Title (TWLT), notified the Department that he terminated the employment of the Respondent for fraudulent activity; and

WHEREAS, Respondent had been employed by TWLT for two (2) years and was an employee; and

WHEREAS, Respondent copied the signature of a client from an old mortgage document and pasted the signature onto a " Borrowers Signature Authorization " document which was sent to Indiana Members Credit Union; and

WHEREAS, the " Borrower's Signature Authorization" is only used to obtain loan payout information; and

WHEREAS, Respondent is no longer employed in the title industry; and

WHEREAS, the Department and the Respondent desire to resolve their differences and settle the issues without a hearing.

IT IS, THEREFORE, NOW AGREED by and between the parties as follows:

1. The Commissioner has jurisdiction over the subject matter and the Respondent in this administrative action.
2. This Agreed Entry is executed voluntarily by the parties.
3. Respondent voluntarily and freely waives her right to a public hearing on the issues in this action.
4. Respondent waives her right for a judicial review of this matter.
5. Respondent acknowledges that she did transfer a signature from one document to another.
6. Respondent acknowledges her actions are a violation of Indiana Code § 27-1-15.6-12(b)(8) Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in Indiana or elsewhere and 27-1-15.6-12 (b)(10) Forging another's name to an application for insurance or to any other document related to an insurance transaction.
7. Respondent's Resident Title Producers License number 709129 shall be permanently revoked.
8. The Department agrees to accept Respondent's compliance with the terms of this Agreed Entry as full resolution of this matter.

11-14-12

Date Signed

Debra M. Webb (page 3 of 4)  
Debra M. Webb, Deputy General Counsel  
Indiana Department of Insurance

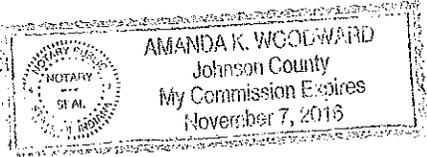
11-6-12

Date Signed

Michelle Renee Braughton  
Michelle Renee Braughton

STATE OF INDIANA )  
 ) SS:  
COUNTY OF Johnson )

Before me a Notary Public for Johnson County, State of Indiana, personally appeared Michelle Renee Braughton and being first duly sworn by me upon her oath, states that the facts alleged in the foregoing instrument are true. Signed and sealed this 6<sup>th</sup> day of November, 2012.



  
Notary Signature

\_\_\_\_\_  
Notary Name Printed

My Commission expires: \_\_\_\_\_

County of Residence: \_\_\_\_\_