

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE
CAUSE NO. 12741-AG14-0916-166

IN THE MATTER OF:)
)
MIS Abstract Agency of Pennsylvania, Inc.)
4877 Galaxy Parkway, Suite I)
Cleveland, OH 44128)
)
Respondent.)
)
Type of Agency Action: Title Enforcement)
)
Indiana Insurance License No.: 125508N)

FILED

APR 17 2015

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER

The Indiana Department of Insurance (“Department”), by its counsel, Joshua Harrison, and MIS Abstract Agency of Pennsylvania, Inc. (“Respondent”), a non-resident licensed title insurance agency, signed an Agreed Entry which purports to resolve all issues involved in the action by the Department and which has been submitted to the Commissioner of Insurance (the “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.

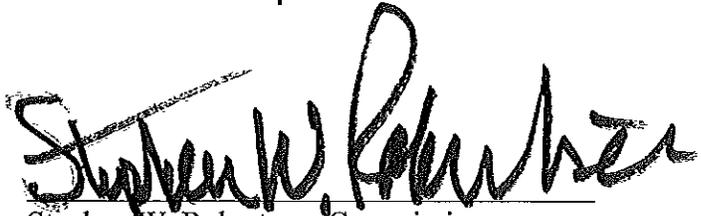
IT IS THEREFORE ORDERED by the Commissioner:

1. Respondent shall pay an administrative penalty in the amount of two thousand seven hundred seventy dollars (\$2,770.00) to the Department, in the aggregate, for paying unlicensed personnel for signing HUD-1s and failing to

input real-estate transactions into the RREAL IN database. This amount is due in full within ninety (90) days after the signing of this Final Order.

2. Respondent shall enter all nine (9) unreported real estate transactions into the RREAL IN data base within thirty (30) days after the signing of this Final Order.
3. Respondent shall develop, provide, and implement policies to ensure all employees and any agency that requires an insurance license is in compliance with Indiana insurance laws. Respondent shall implement these policies and provide the Department a copy of these policies within thirty (30) days after the signing of this Final Order.

ALL OF WHICH IS ORDERED this 17th day of April, 2015.


Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution:

MIS Abstract Agency of Pennsylvania, Inc.
4877 Galaxy Parkway, Suite I
Cleveland, OH 44128

Joshua Harrison, Attorneya
Indiana Department of Insurance
311 W. Washington St., Suite 103
Indianapolis, IN 46204

RECEIVED

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DEPT. OF INSURANCE

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STATE OF INDIANA
DEPT. OF INSURANCE

AGREED ENTRY

This Agreed Entry is executed by and between the Title Division of the Indiana Department of Insurance ("Department"), by counsel, Joshua Harrison, and MIS Abstract Agency of Pennsylvania, Inc. ("Respondent"), to resolve all issues in the above-captioned matter. This Agreed Entry is subject to the review and approval of Stephen W. Robertson, Commissioner of the Indiana Department of Insurance ("Commissioner").

WHEREAS, Respondent is a non-resident title insurance agency licensed in the State of Indiana, holding license number 125508N; and

WHEREAS, failure to record real estate transactions into the RREAL IN database is a violation of Indiana Code § 27-7-3-15.5 (d) and Indiana Code § 6-1.1-12-43 (e)(1);

WHEREAS, the Respondent failed to enter nine (9) real estate transactions onto the RREAL IN data base in violation of Indiana law;

WHEREAS, Indiana Code § 6-1.1-12-43(g) states that a closing agent is subject to a civil penalty for each instance in which the closing agent fails to comply with this section with respect to a customer.

WHEREAS, Indiana Code § 27-1-15.6-13 (a) & (b) requires Respondent to only pay a commission, service fee, broker fee, or other valuable consideration to a person for selling, soliciting, or negotiating insurance in Indiana if that person is licensed.;

WHEREAS, the Respondent paid unlicensed persons for selling, soliciting, or negotiating insurance in Indiana, and

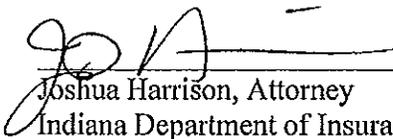
WHEREAS, the Department and Respondent (collectively, the "Parties") desire to resolve their differences and settle their issues without the necessity of a hearing;

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

1. The Commissioner has jurisdiction over the subject matter and the Parties to this Agreed Entry.
2. This Agreed Entry is executed voluntarily by the parties.
3. Respondent voluntarily and freely waives the right to a public hearing on the issues in this matter.
4. Respondent voluntarily and freely waives the right to judicial review of this matter.
5. Respondent shall enter all nine (9) real estate transactions into the RREAL IN database within thirty (30) days of this Agreed Entry.
6. Respondent shall pay an administrative fine in the amount of two thousand seven hundred seventy dollars (\$2,770.00) to the Department within ninety (90) days of the Commissioner's Final Order adopting this Agreed Entry.

7. The Department agrees to accept Respondent's compliance with the agreement as full satisfaction of this matter.
8. Respondent has carefully read and examined this agreement and fully understands its terms.
9. Respondent has entered into this agreement freely, and has not been subject to duress, threat or undue influence.
10. Should this Agreed Entry not be accepted by the Commissioner, it is agreed that presentation to and consideration of this Agreed Entry by the Commissioner shall not unfairly or illegally prejudice the Commissioner from further participation in or resolution of these proceedings.
11. Respondent is aware that failure to comply with any term of this agreement will result in the matter being set for hearing.

4-14-15
Date Signed


Joshua Harrison, Attorney
Indiana Department of Insurance

4/9/15
Date Signed


Amy Cilik,
MIS Abstract Agency of Pennsylvania, Inc.

STATE OF OHIO)
) SS:
COUNTY OF Cuyahoga)

Before me a Notary Public for Cuyahoga County, State of Ohio,
personally appeared Amy Cilik, on behalf of MIS Abstract Agency of
Pennsylvania, Inc., and being first duly sworn by me upon their oath, says that the facts alleged
in the foregoing instrument are true.

Signed and sealed this 9th day of April, 2015.

Debra Dunman
Signature

Debra Dunman
Printed

My Commission expires: 4-26-16

County of Residence: Cuyahoga



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) SS:
COUNTY OF MARION)

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WHEREAS, the Respondent paid unlicensed persons for selling, soliciting, or negotiating insurance in Indiana, and

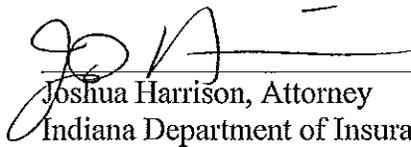
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4-14-15
Date Signed


Joshua Harrison, Attorney
Indiana Department of Insurance

4/9/15
Date Signed


Amy Cilik,
MIS Abstract Agency of Pennsylvania, Inc.

STATE OF OHIO)
) SS:
COUNTY OF Cuyahoga)

Before me a Notary Public for Cuyahoga County, State of Ohio,
personally appeared Amy Cilik, on behalf of MIS Abstract Agency of
Pennsylvania, Inc., and being first duly sworn by me upon their oath, says that the facts alleged
in the foregoing instrument are true.

Signed and sealed this 9th day of April, 2015.

Debra Dunman
Signature

Debra Dunman
Printed

My Commission expires: 4-26-16

County of Residence: Cuyahoga

