STATE OF INDIANA	)	**BEFORE THE INDIANA**
	) SS:	
COUNTY OF MARION	)	**COMMISSIONER OF INSURANCE**
		CAUSE NO. 12984-AG14-0915-165

IN THE MATTER OF:

Lakeshore Title Agency
1301 E. Higgins Road
Elk Grove Village, IL 60007

Respondent

Type of Agency Action: Title Enforcement

Indiana Insurance License No.: N/A

FILED
FEB 06 2015
STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER

The Indiana Department of Insurance ("Department"), by its counsel, Brigitte Collier and Lakeshore Title Agency ("Respondent"), a non-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.

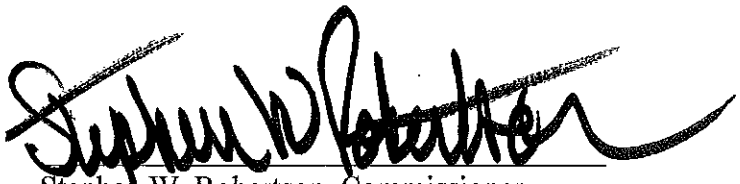
IT IS THEREFORE ORDERED by the Commissioner of Insurance:

1. Respondent shall pay an administrative fine in the amount of two thousand six hundred ninety six dollars ($2,696.00) to the Department for failure to maintain an active license as required by law and paying unlicensed personnel for signing HUD-1

documents. This amount is due in full within thirty (30) days after the signing of this Final Oder.

2. 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 4th day of February, 2015.



Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution:

Lakeshore Title Agency
1301 E. Higgins Road
Elk Grove Village, IL 60007

Brigitte Collier, Attorney
Indiana Department of Insurance
311 W. Washington St., Suite 103
Indianapolis, IN 46204

STATE OF INDIANA	)	**BEFORE THE INDIANA**
	) SS:	
COUNTY OF MARION	)	**COMMISSIONER OF INSURANCE**
		CAUSE NUMBER: 12984-AG14-0915-165

IN THE MATTER OF:	)
	)
Lakeshore Title Agency	)
1301 E. Higgins Road	)
Elk Grove Village, IL 60007	)
	)
Respondent.	)
	)
Type of Agency Action: Enforcement	)
	)
Indiana Producer License No.: N/A	)

FILED
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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 Josh Harrison, and Lakeshore Title Agency, ("Respondent"), to resolve all issues in the above-captioned cause number. This Agreed Entry is subject to the review and approval of Stephen W. Robertson, Commissioner, Indiana Department of Insurance ("Commissioner").

WHEREAS, Respondent is a non-resident title insurance agency that was never licensed in the State of Indiana; and

WHEREAS, Indiana Code § 27-1-15.6-3 (a) states that "person shall not sell, solicit, or negotiate insurance in Indiana for any class or classes of insurance unless the person is licensed for that line of authority";

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

WHEREAS, Respondent failed to maintain proper licensure to act as a title insurance agency in the State of Indiana hereto; and

WHEREAS, the Respondent has paid persons for selling, soliciting, or negotiating insurance in Indiana when Respondent was not licensed, which is a violation of Indiana Code 27-1-15.6-13(a) & (b);

WHEREAS, the Department and Respondent desire to resolve their differences and settle their issues without incurring the time and expense 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 Respondent in this administrative action.
2. This Agreed Entry is executed voluntarily by the parties.
3. Respondent voluntarily and freely waives the right to a public hearing in this matter.
4. Respondent voluntarily and freely waives the right to judicial review of this matter.
5. Respondent agrees to pay an administrative penalty in the amount of two thousand six hundred ninety-six dollars ($2,696.00) to the Department in two payments. The amount is due in full thirty (30) days after the Commissioner's Final Order.

6. 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 law. Respondent shall implement these policies and provide the Department a copy of these policies within thirty (30) days of the Commissioners Final Order.
7. The Department agrees to accept Respondent's compliance with the agreement herein 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.

2-4-15
Date Signed

Joshua Harrison, Attorney
Indiana Department of Insurance

1/30/2015
Date Signed

Min J Bowler, Owner,
Lakeshore Title Agency

STATE OF ILLINOIS)
) SS:
COUNTY OF Cook)

Before me a Notary Public for DuPage County, State of Illinois, personally appeared Min Bowler, on behalf of Lakeshore Title Agency, and being first duly sworn by me upon his oath, says that the facts alleged in the foregoing instrument are true.

Signed and sealed this 30th day of JANUARY, 2015.

OFFICIAL SEAL
JON J IM
NOTARY PUBLIC - STATE OF ILLINOIS
MY COMMISSION EXPIRES:04/23/18

Signature

JON IM
Printed

My Commission expires: 04/23/18

County of Residence: DuPage