

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO. 13525-AG15-0311-081

IN THE MATTER OF:)

Northwest Indiana Title Services, Inc.)
162 Washington Street)
Lowell, IN 46356)

Respondent.)

Type of Agency Action: Title Enforcement)
Indiana Insurance License No.: 1794890)

FILED

APR 02 2015

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER

The Indiana Department of Insurance ("Department"), by its counsel, Brigitte Collier, and Northwest Indiana Title Services, Inc. ("Respondent"), a 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 one thousand nine hundred eighty dollars (\$1,980.00) to the Department, in aggregate, for failure to input real-estate policies into the RREAL IN

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

2. Respondent shall enter all one hundred forty eight (148) unreported real estate policies into the RREAL IN database within thirty (30) days after the signing of this Final Order.

ALL OF WHICH IS ORDERED this 2nd day of April, 2015.



Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution:

Northwest Indiana Title Services, Inc.
162 Washington Street
Lowell, IN 46356

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

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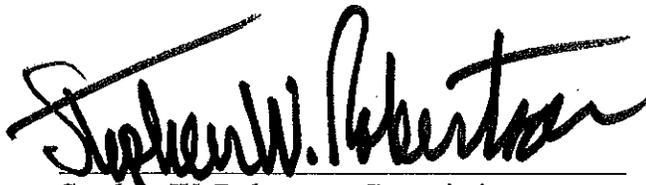
IT IS THEREFORE ORDERED by the Commissioner:

1. Respondent shall pay an administrative penalty in the amount of one thousand nine hundred eighty dollars (\$1,980.00) to the Department, in aggregate, for failure to input real-estate policies into the RREAL IN

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

2. Respondent shall enter all one hundred forty eight (148) unreported real estate policies into the RREAL IN database within thirty (30) days after the signing of this Final Order.

ALL OF WHICH IS ORDERED this 2nd day of April, 2015.



Stephen W. Robertson, Commissioner
Indiana Department of Insurance

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Northwest Indiana Title Services, Inc.
162 Washington Street
Lowell, IN 46356

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Indiana Department of Insurance
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STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 13525-AG15-0311-081

IN THE MATTER OF:)

Northwest Indiana Title Services, Inc.)
162 Washington Street)
Lowell, IN 46356)

Respondent.)

Type of Agency Action: Enforcement)

Indiana Producer License No.: 1794890)

FILED

APR 02 2015

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, Brigitte Collier, and Northwest Indiana Title Services, 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 resident title insurance agency licensed in the State of Indiana, holding license number 1794890; and

WHEREAS, Indiana Code § 6-1.1-12-43(e)(1) requires that title producers enter information into the RREAL IN database;

WHEREAS, Indiana Code § 6-1.1-12-43(g) states that 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, the Respondent failed to enter one hundred forty eight (148) real estate transactions onto the RREAL IN data base;

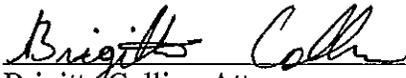
WHEREAS, the Department and Respondent (collectively, the "Parties") desire to resolve their differences and settle their issues without the necessity of a hearing;

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 one hundred forty eight (148) real estate transactions into the RREAL IN database within thirty (30) days after the signing of the Commissioner's Final Order.
6. Respondent shall pay an administrative fine in the amount of one thousand nine hundred eighty dollars (\$1,980.00) to the Department within thirty (30) 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.

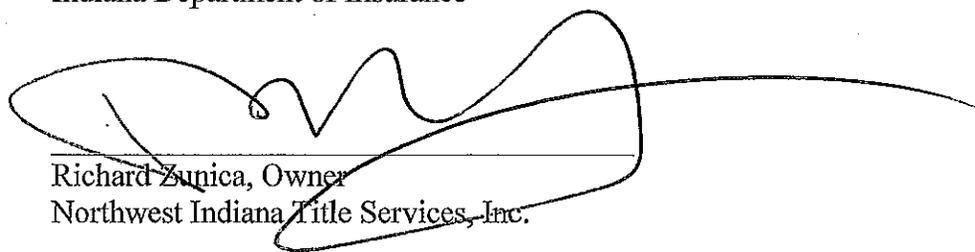
10. Should this Agreed Entry not be accepted by the Commissioner, it is agreed that presentation to and consideration of this Agreed Entry by the Commissioner shall not unfairly or illegally prejudice the Commissioner from further participation in or resolution of these proceedings.
11. Respondent is aware that failure to comply with any term of this agreement will result in the matter being set for hearing.

3/18/15
Date Signed



Brigitte Collier, Attorney
Indiana Department of Insurance

3-16-15
Date Signed

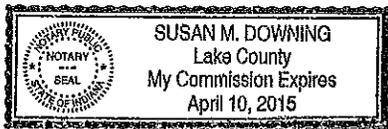


Richard Zunica, Owner
Northwest Indiana Title Services, Inc.

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before me a Notary Public for LAKE County, State of Indiana, personally appeared Richard Zunica, on behalf of Northwest Indiana Title Services, Inc., 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 16 day of MARCH, 2015.



[Handwritten Signature]
Signature
Susan M. Downing
Printed

My Commission expires: 4-10-15

County of Residence: LAKE