STATE OF INDIANA	)	**BEFORE THE INDIANA**
	) SS:	
COUNTY OF MARION	)	**COMMISSIONER OF INSURANCE**
		CAUSE NO. 13683-AG15-0226-032

IN THE MATTER OF:

American Homeland Title Agency INC
9656 Cincinnati-Columbus Rd
Cincinnati, OH 45241

Respondent.

Type of Agency Action: Title Enforcement

Indiana Insurance License No.: 37976

FILED
MAR 20 2015
STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER

The Indiana Department of Insurance ("Department"), by its counsel, Joshua Harrison, and American Homeland Title Agency, Inc. ("Respondent"), a nonresident 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:

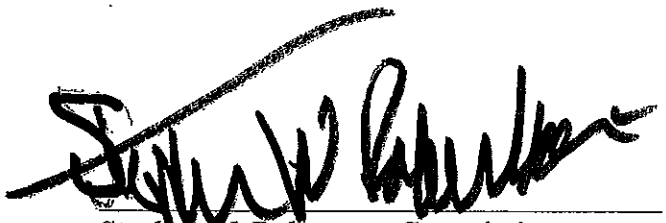
1. Respondent shall pay an administrative penalty in the amount of seventy thousand eighty two dollars ($70,082.00) to the Department, in three payments of twenty three thousand three hundred sixty one dollars ($23,361.00), in aggregate, for overcharging on premiums, overcharging on Government fees, failing to collect TIEFF fees, paying unlicensed personnel for signing HUD-1s, failing to input real-estate transactions into the RREAL IN database, and failing to issue final policies within forty five (45) days. This amount is due in full within one hundred twenty (120) days after the signing of this Final Order.
2. Respondent shall refund consumers forty two thousand two hundred two dollars ($42,202.00) within thirty (30) days after the signing of the Final Order.
3. Respondent shall provide a letter to the consumer with a reimbursement check stating that "On January 28, 2015 the Indiana Department of Insurance ("IDOI"), examined our title insurance records in accordance with Indiana Code 27-1-3.1 seq. and discovered we overcharged you. The correct amount should have been (amount). As a result, the IDOI has ordered us to issue a refund check in the amount of (amount)." Respondent shall provide a copy of the letter and check sent to the consumer to the Department within thirty (30) days after the signing of this Final Order.
4. Respondent's non-resident agency license of 37976 shall be permanently revoked.

5. Respondent co-owner John Yonas' non-resident insurance producer's license of 453708 shall be permanently revoked.

6. Respondent co-owner Martin Rink's non-resident insurance producer's license of 492203 shall be permanently revoked.

7. Respondent shall enter all two hundred fifty (250) unreported real estate transactions into the RREAL IN data base within thirty (30) days after the signing of this Final Order.

ALL OF WHICH IS ORDERED this 20th day of March, 2015.



Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution:

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