

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO. 6829-AG09-0427-079

IN THE MATTER OF:)

Title Express, Inc.,)
1025 GOSHEN ROAD)
FT WAYNE, Indiana 46808)
License Number: 2351350)
Respondent)

Austin Howenstine,)
1025 GOSHEN ROAD)
FT WAYNE, Indiana 46808)
License Number: NO LICENSE)
Respondent)

Peter L. Torres,)
1025 GOSHEN ROAD)
FT WAYNE, Indiana 46808)
License Number: 405917)
Respondent)

Type of Agency Action: Enforcement)

FILED

JUN 17 2009

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER AND APPROVAL

The Indiana Department of Insurance (the "Department") and Title Express, Inc, Austin Howenstine, and Peter L. Torres, (collectively referred to as "Respondents"), all resident insurance producers, signed an Agreed Entry (attached as "Exhibit A") which purports to resolve all issues involved in the action by the Department regarding Respondents' licenses, 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, ADJUDGED AND DECREED by the Commissioner
of Insurance:

1. Respondent Title Express shall pay a civil penalty of one thousand dollars (\$1,000.00) within twenty days (20) of the signing of this Final Order for non-compliance with the Indiana insurance producer licensing statutes.
2. Respondent Austin Howenstine shall pay a civil penalty of two hundred ninety dollars (\$290.00) within twenty days (20) of the signing of this Final Order for non-compliance with the Indiana insurance producer licensing statutes.
3. Respondent Peter L. Torres shall pay a civil penalty of two hundred ninety dollars (\$290.00) within twenty days (20) of the signing of this Final Order for non-compliance with the Indiana insurance producer licensing statutes.

ALL OF WHICH IS ORDERED this 17 day of June, 2009.


James Atterholt, Commissioner
Indiana Department of Insurance

Distribution:

Title Express, Inc.,
1025 GOSHEN ROAD
FT WAYNE, Indiana 46808

Austin Howenstine,
1025 GOSHEN ROAD
FT WAYNE, Indiana 46808

Peter L. Torres,
1025 GOSHEN ROAD
FT WAYNE, Indiana 46808
License Number: 405917

Kathy Carr Hulbert
INDIANA DEPARTMENT OF INSURANCE
311 West Washington Street, Suite 300
Indianapolis, Indiana 46204-2787

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FT WAYNE , Indiana 46808)
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STATE OF INDIANA
DEPT. OF INSURANCE

AGREED ENTRY

This Agreed Entry is entered into by Kathy Carr Hulbert, Attorney for and on behalf of the State of Indiana, Department of Insurance ("Department"), and Randall S. Howenstine, President of Title Express, Inc. ("Title Express"), Austin Howenstine and Peter L. Torres (collectively referred to as "Respondents.")

This Agreed Entry is subject to the review and approval of James Atterholt, Commissioner of the Indiana Department of Insurance.

WHEREAS, the Department performed an examination of Title Express on May 21, 2008.

WHEREAS, during the examination, the Department discovered that Title Express was employing two unlicensed individuals, Austin Howenstine and Peter L.

Torres, who were performing tasks that require a license pursuant to IC 27-1-15.6-3.

WHEREAS, Title Express has taken measures to become compliant with IC 27-1-15.6-3 and IC 27-1-15.6-13.

WHEREAS, Austin Howenstine is no longer employed at Title Express or in the business of insurance.

WHEREAS, Peter L. Torres received his Indiana insurance producer license on June 25, 2008.

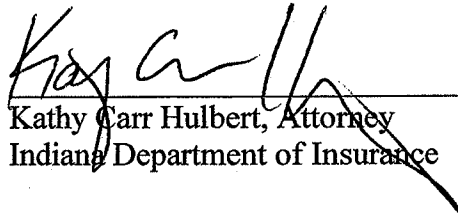
WHEREAS, the Department and Respondents desire to resolve their differences and settle the issues without a hearing;

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

1. This Agreed Entry is executed voluntarily by the parties.
2. Respondents knowingly, voluntarily and freely waives their right to a public hearing on the issues in this action.
3. Respondents waive their right for a judicial review of this matter.
4. The Commissioner of the Indiana Department of Insurance has jurisdiction over the subject matter contemplated in this action and the licensees identified in this action.

5. Randall S. Howenstine, President of Title Express, has the authority to sign documents on the title agency's behalf and obligate the title agency to financial obligations.
6. Title Express agrees to pay a civil penalty of \$1,000.00 to the Department within 20 days of the Commissioner's adoption and approval of this agreement.
7. Austin Howenstine agrees to pay a civil penalty of \$290.00 to the Department within 20 days of the Commissioner's adoption and approval of this agreement.
8. Peter L. Torres agrees to pay a civil penalty of \$290.00 to the Department within 20 days of the Commissioner's adoption and approval of this agreement.

6/5/09
Date Signed


Kathy Carr Hulbert, Attorney
Indiana Department of Insurance

6/2/09
Date Signed

Randall S. Howenstine
Randall S. Howenstine,
President of
Title Express, Inc.

STATE OF IN)
COUNTY OF Allen)

) SS:



KORY M. DUNLAP, Notary Public
Allen County, State of Indiana
My Commission Expires Nov. 28, 2012

Before me a Notary Public for Allen County, State of IN, personally
appeared Randall S. Howenstine and being first duly sworn by me upon his oath, states that the facts
alleged in the foregoing instrument are true. Signed and sealed this 2nd day of June, 2009.

Kory M. Dunlap
Notary Signature
Kory M. Dunlap
Notary Name Printed

My Commission expires: 11/28/2012
County of Residence: Allen

Austin Howenstine

6/2/09
Date Signed

Austin Howenstine

STATE OF IN)
COUNTY OF Allen)

) SS:



KORY M. DUNLAP, Notary Public
Allen County, State of Indiana
My Commission Expires Nov. 28, 2012

Before me a Notary Public for Allen County, State of IN, personally
appeared Austin. Howenstine and being first duly sworn by me upon his oath, states that the facts alleged in
the foregoing instrument are true. Signed and sealed this 2nd day of June, 2009.

Kory M. Dunlap
Notary Signature
Kory M. Dunlap
Notary Name Printed

My Commission expires: 11/28/2012
County of Residence: Allen

06/02/2009

Date Signed

Peter L. Torres

Peter L. Torres

STATE OF IN)

) SS:

COUNTY OF Allen)



KORY M. DUNLAP, Notary Public
Allen County, State of Indiana
My Commission Expires Nov. 28, 2012

Before me a Notary Public for Allen County, State of IN, personally

appeared Peter L. Torres and being first duly sworn by me upon his oath, states that the facts alleged in the foregoing instrument are true. Signed and sealed this 2nd day of June, 2009.

Kory M. Dunlap
Notary Signature

Kory M. Dunlap
Notary Name Printed

My Commission expires: 11/28/2012
County of Residence: Allen