

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NO. 8208-AG10-0913-141

IN THE MATTER OF:

Nations Title Agency of Michigan, Inc. )  
5062 Lovers Lane )  
Portage, Michigan )  
Respondent. )  
Type of Agency Action: Enforcement )  
License Number: 38159 )

**FILED**  
SEP 27 2010  
STATE OF INDIANA  
DEPT. OF INSURANCE

**FINAL ORDER**

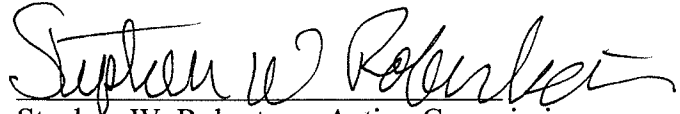
The Indiana Department of Insurance (“Department”) and Nations Title Agency of Michigan, Inc., (“Respondent”), licensed resident Indiana Insurance producers, signed an Agreed Entry which purports to resolve all issues involved in the action by the Department regarding Respondents’ licenses, and which has been submitted to the Acting Commissioner of Insurance (“Acting Commissioner”) for approval.

The Acting 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 Acting 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 Acting Commissioner of Insurance:

1. Respondent shall pay a civil penalty of \$1,000.00 for non-compliance with Indiana's insurance licensing law within thirty (30) days of this Final Order.

ALL OF WHICH IS ORDERED this 27<sup>th</sup> day of September, 2010.



Stephen W. Robertson, Acting Commissioner  
and Executive Director  
Indiana Department of Insurance

Distribution:

Nikolas P. Mann  
**INDIANA DEPARTMENT OF INSURANCE**  
311 West Washington Street, Suite 300  
Indianapolis, Indiana 46204-2787

Nations Title Agency of Michigan, Inc.  
**Ms. April Bonner**  
3850 Priority Way South Drive  
Indianapolis, Indiana 46240

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AGREED ENTRY

This Agreed Entry is entered into by Nikolas P. Mann, Deputy Commissioner for and on behalf of the State of Indiana, Department of Insurance ("Department"), and Nations Title Agency of Michigan, Inc. ("Respondent"), a licensed title insurance agency. This Agreed Entry is subject to the review and approval of Stephen W. Robertson, Acting Commissioner and Executive Director of the Indiana Department of Insurance.

WHEREAS, during the course of a regular agency examination, it was discovered that Respondent employed an individual who was selling, soliciting and negotiating title insurance in the State of Indiana without ever having held the proper Indiana insurance producer license qualification; and

WHEREAS, Respondent employed this individual for a period of approximately eighteen (18) months and benefited from his sales efforts by collecting premium and fees from transactions generated from these efforts; and


WHEREAS, the signer of this Agreed Entry is authorized to act on behalf of the agency and obligate it to perform in accordance with this agreement; and

WHEREAS, the Department and Respondent 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. The Acting Commissioner has jurisdiction over the subject matter and the Respondent in this administrative action.
2. This Agreed Entry is executed voluntarily by the parties.
3. Respondent knowingly, voluntarily and freely waives its right to a public hearing on the issues in this action.
4. Respondent waives its right for a judicial review of this matter.
5. Respondent acknowledges that it employed an individual engaged in selling, soliciting and negotiating title insurance without a valid Indiana insurance producer license with a Title Qualification which is a violation of IC 27-1-15.6-3.
6. Respondent agrees to pay a civil penalty of \$1,000.00 within thirty (30) days of the filing of the Acting Commissioner's Final Order for non-compliance with the Indiana insurance producer licensing statutes.

9/24/10  
Date Signed

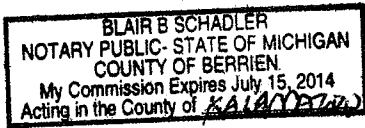
  
\_\_\_\_\_  
Nikolai P. Mann, Deputy Commissioner  
Indiana Department of Insurance

9-21-10  
Date Signed

  
\_\_\_\_\_  
Signature  
CHRIS VAN WINKLE  
Printed Name of Authorized Signer

STATE OF MI )  
COUNTY OF Kalamazoo ) SS:

Before me a Notary Public for Berrien County, State of MI,  
personally appeared Carrie Vavul, Authorized Agent for Nations Title Agency of  
Michigan, Inc. 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 \_\_\_\_\_ day of \_\_\_\_\_, 2010.



Signature [Handwritten Signature] Notary

Notary Name Printed \_\_\_\_\_

My Commission expires: \_\_\_\_\_

County of Residence: \_\_\_\_\_

**Return executed originals to:**  
INDIANA DEPARTMENT OF INSURANCE  
Carrie Vavul, Title Division  
311 West Washington Street, Suite 300  
Indianapolis, IN 46204-2787  
317/234-5155 – telephone