

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO. 13011-AG14-1028-196

IN THE MATTER OF:)

OIG Title & Escrow, LLC)
5201 W. Kennedy Blvd., Suite 220)
Tampa, FL 33609)

Respondent.)

Type of Agency Action: Enforcement
Indiana Insurance License No.: 625448

FILED

JAN 30 2015

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER

The Indiana Department of Insurance (“Department”), by its counsel, Brigitte Collier, and OIG Title & Escrow, LLC (“Respondent”), a licensed nonresident title insurance agent, 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.

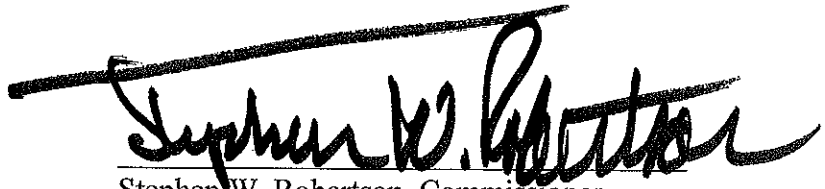
IT IS THEREFORE ORDERED by the Commissioner of Insurance:

1. Respondent shall pay an administrative penalty of four thousand one hundred thirty-one dollars (\$4,131.00) in two equal installments to the Department, in the aggregate, for paying unlicensed personnel to sign HUD-1 Documents; for not entering real estate transactions into the RREAL IN database; and for

failure to collect and properly disclose Title Insurance Enforcement Fund Fee (“TIEFF”), within sixty (60) days after the signing of this Final Order.

2. Respondent shall enter all unreported real estate transactions onto the RREAL IN database within thirty (30) days after the signing of the Final Order.
3. 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 after the Commissioner’s Final Order.

ALL OF WHICH IS ORDERED this 30th day of January, 2015.


Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution:

Lakeshore Title Agency
1301 E. Higgins Road
Elk Grove Village, IL 6007

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

STATE OF INDIANA)
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COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 13011-AG14-1028-196

IN THE MATTER OF:)

OIG Title & Escrow, LLC)
5201 W. Kennedy Blvd., Suite 220)
Tampa, FL 33609)

Respondent.)

Type of Agency Action: Enforcement)

Indiana Producer License No.: 625448)

FILED

JAN 30 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, Joshua Harrison, and OIG Title & Escrow, LLC ("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 non-resident title insurance agency licensed in the State of Indiana, holding license number 625448;

WHEREAS, the Department alleges that Respondent has paid a person for selling, soliciting, or negotiating insurance in Indiana while said person was not licensed, which is a violation of Ind. Code § 27-1-15.6-13 (a) & (b);

WHEREAS, the Respondent failed to disclose the Title Insurance Enforcement

Fund Fee in violation of Ind. Code § 27-7-3.6-7 (a) & (b);

WHEREAS, the Respondent failed to collect the Indiana Title Insurance Enforcement Fund Fee in violation of Ind. Code § 27-7-3.6-7 (a) & (b);

WHEREAS, the Respondent failed to enter fifty-one (51) real estate transactions into the RREAL IN data base in violation of Ind. Code § 27-7-3-15.5 and Ind. Code 6-1.1-12-43 (e)(1)(g); A 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.

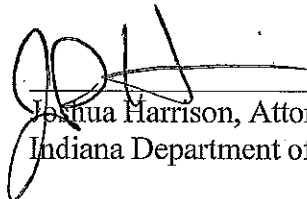
WHEREAS, the Department and Respondent (collectively, the "Parties") desire to resolve their differences and settle their issues without the necessity of a hearing;

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 fifty-one (51) real estate transactions into the RREAL IN database within thirty (30) days of this Agreed Entry.
6. Respondent shall pay an administrative fine in the amount of four thousand one hundred thirty one dollars (\$4131.00) to the Department within two payment forms of two thousand sixty five dollars (\$2,065.00) over two months 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.

1-28-15
Date Signed



Joshua Harrison, Attorney
Indiana Department of Insurance

12-19-14
Date Signed



Charles Cadrecha, Esquire
OIG Title & Escrow, LLC

STATE OF FLORIDA)
) SS:
COUNTY OF HILLSBOROUGH)

Before me a Notary Public for HILLSBOROUGH County, State of Florida,
personally appeared CHARLES CADRECHA, on behalf of OIG Title & Escrow, LLC, and being
first duly sworn by me upon his/her oath, says that the facts alleged in the foregoing instrument
are true.

Signed and sealed this 19th day of DECEMBER, 2014.



Marie Shankland
Signature

MARIE SHANKLAND
Printed

My Commission expires: SEPTEMBER 4th 2018

County of Residence: HILLSBOROUGH