

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE  
CAUSE NO. 13169-AG14-1007-175

IN THE MATTER OF: )  
 )  
Progressive Land Title Agency LTD )  
5000 Rockside Road #420 )  
Independence, OH 44131 )  
 )  
Respondent. )  
 )  
Type of Agency Action: Title Enforcement )  
Indiana Insurance License No.: 36128 )

**FILED**

FEB 06 2015

STATE OF INDIANA  
DEPT. OF INSURANCE

**FINAL ORDER**

The Indiana Department of Insurance (“Department”), by its counsel, Brigitte R. Collier, and Progressive Land Title Agency LTD (“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.

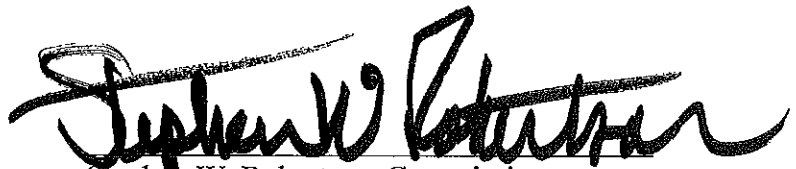
IT IS THEREFORE ORDERED by the Commissioner:

1. Respondent shall pay an administrative penalty in the amount of three thousand forty dollars (\$3,040.00) to the Department, in aggregate, for paying unlicensed personnel for signing HUD-1s; for failure to collect Indiana Title Insurance Enforcement Fund Fee; and failure to input real-estate transactions

into the RREAL IN database. This amount is due in full within ninety (90) days after the signing of this Final Order

2. 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 laws. Respondent shall implement these policies and provide the Department a copy of these policies within thirty (30) days of this Final Order.
3. Respondent shall enter all unreported real estate transactions onto the RREAL IN data base within thirty (30) days after the signing of this Final Order.

ALL OF WHICH IS ORDERED this 6<sup>th</sup> day of February, 2015.

  
Stephen W. Robertson, Commissioner  
Indiana Department of Insurance

Distribution:

Progressive Land Title Agency LTD  
5000 Rockside Road #420  
Independence, OH 44131

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

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BEFORE THE INDIANA  
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Indiana Producer License No.: 36128 )

**FILED**

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STATE OF INDIANA  
DEPT. OF INSURANCE

**AGREED ENTRY**

This Agreed Entry is executed by Joshua Harrison, Attorney for and on behalf of the Indiana Department of Insurance (“Department”), and Progressive Land Title Agency LTD (“Respondent”), a title insurance agency licensed to do business in Indiana, to resolve all issues in the above captioned matter. This Agreed Entry is subject to the review and approval of Stephen W. Robertson, Commissioner, Indiana Department of Insurance (“Commissioner”).

WHEREAS, Respondent is a non-resident title insurance agency licensed in the State of Indiana, holding license number 36128; and

WHEREAS, the Respondent paid unlicensed persons for conducting real estate closing on behalf of Respondent’s Agency, which is a violation of Ind. Code Section 27-1-15.6-13(a) & (b); and

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 make required entries to the Residential Real Estate Acquisition of License Information and Numbers ("RREAL IN") database in violation of Ind. Code § 27-7-3-15.5.;

WHEREAS, the Department and Respondent desire to resolve their differences and settle their issues without incurring the time and expense of a hearing;

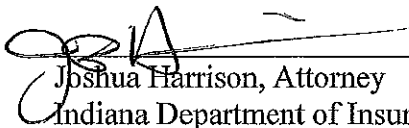
IT IS, THEREFORE, NOW AGREED by and between the parties as follows:

1. The Commissioner has jurisdiction over the subject matter and Respondent in this administrative action.
2. This Agreed Entry is executed voluntarily by the parties.
3. Respondent voluntarily and freely waives the right to a public hearing in this matter.
4. Respondent voluntarily and freely waives the right to judicial review of this matter.
5. Respondent acknowledges Ind. Code § 27-7-3.6-7 (a) & (b) requires respondent to collect the Indiana Title Insurance Enforcement Fund Fee.
6. Respondent admits it failed to record forty one (41) real estate transactions into the RREAL IN database.
7. Respondent shall enter all forty one (41) real estate transactions into the RREAL IN database within thirty (30) days of this Agreed Entry.

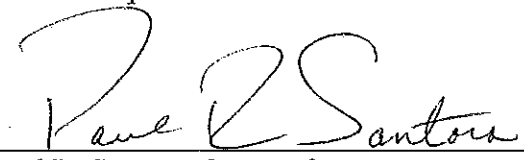
8. Respondent agrees to pay an administrative penalty in the amount of three thousand forty dollars (\$3,040.00) to the Department. The amount is due in full within 90 days of the Commissioner's Final Order
9. Respondent shall develop, provide, and implement policies to ensure all employees and any agency that requires an insurance license is in compliance with Indiana insurance law when conducting Indiana transactions. Respondent shall implement these policies and provide the Department a copy of these policies within thirty (30) days of the Commissioners Final Order.
10. The Department agrees to accept Respondent's compliance with the agreement herein as full satisfaction of this matter.
11. Respondent has carefully read and examined this agreement and fully understands its terms.
12. Respondent has entered into this agreement freely, and has not been subject to duress, threat or undue influence.
13. 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.

14. Respondent is aware that failure to comply with any term of this agreement will result in the matter being set for hearing.

2-4-15  
Date Signed

  
Joshua Harrison, Attorney  
Indiana Department of Insurance

1-21-2015  
Date Signed

  
Paul R. Santora, Owner, for  
Progressive Land Title Agency LTD

STATE OF OHIO                    )  
                                          ) SS:  
COUNTY OF Cuyahoga        )

Before me a Notary Public for Cuyahoga County, State of Ohio,  
personally appeared Paul R. Santora, on behalf of Progressive Land Title Agency LTD,  
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 21<sup>st</sup> day of January, 2015.



MONICA A. ROSA, Notary Public  
Cuyahoga County, Ohio  
My Commission Expires July 27, 2015

Monica A. Leser  
Signature

Monica A. Rosa  
Printed

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

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