

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE  
CAUSE NO. 13602-AG15-0518-130

IN THE MATTER OF: )  
 )  
Real Advantage, LLC )  
1000 Commerce Drive, Suite 420 )  
Pittsburgh, PA 15275 )  
Respondent. )

**FILED**

JUN 05 2015

Type of Agency Action: Title Enforcement  
Indiana Insurance License No.: 38272

STATE OF INDIANA  
DEPT. OF INSURANCE

**FINAL ORDER**

The Indiana Department of Insurance (“Department”), by its counsel, Brigitte Collier, and Real Advantage, LLC (“Respondent”), a 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.

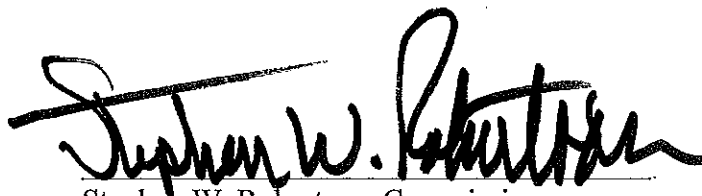
IT IS THEREFORE ORDERED by the Commissioner:

1. Respondent shall pay an administrative penalty in the amount of nine thousand six hundred fifty seven dollars (\$9,657.00) to the Department, in aggregate, for paying unlicensed personnel for signing HUD-1s, failure to

collect TIEFF and failure to input real-estate transactions into the RREAL IN database within the required time period. This amount is due in full within sixty (60) 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 after the signing of this Final Order.
3. Respondent shall enter all eighty eight (88) unreported real estate transactions onto the RREAL IN data base within thirty (30) days after the signing of the Final Order.

ALL OF WHICH IS ORDERED this 5<sup>th</sup> day of June, 2015.

  
Stephen W. Robertson, Commissioner  
Indiana Department of Insurance

Distribution:

Real Advantage, LLC  
1000 Commerce Drive, Suite 420  
Pittsburgh, PA 15275

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

STATE OF INDIANA )  
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BEFORE THE INDIANA  
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CAUSE NUMBER: 13602-AG15-0518-130

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1000 Commerce Drive, Suite 420 )  
Pittsburgh, PA 15275 )  
Respondent. )  
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Type of Agency Action: Enforcement )  
 )  
Indiana Producer License No.: 38272 )

**FILED**  
JUN 05 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, Brigitte Collier, and Real Advantage, 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 38272; and

WHEREAS, Indiana Code § 27-1-15.6-13(a) requires Respondent to only pay a commission, service fee, brokerage fee, or other valuable consideration to a person for selling, soliciting, or negotiation insurance in Indiana if that person is licensed;

WHEREAS, the Respondent had paid personnel for selling, soliciting, or negotiating insurance in Indiana while said persons were not licensed;

WHEREAS, Respondent failed to collect the Indiana Title Insurance Enforcement Fund Fee on twenty (20) transactions in violation of Indiana Code § 27-7-3.6-7;

WHEREAS, Indiana Code § 6-1.1-12-43(e)(1) requires that title producers enter information into the RREAL IN database;

WHEREAS, Indiana Code § 6-1.1-12-43(g) states that 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 Respondent failed to enter eighty eight (88) real estate transactions onto the RREAL IN data base within the required time period;

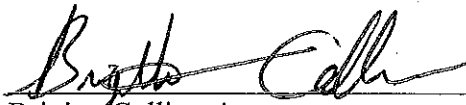
WHEREAS, the Department and Respondent (collectively, the "Parties") desire to resolve their differences and settle their issues without the necessity of a hearing;

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 eighty eight (88) real estate transactions into the RREAL IN database within thirty (30) days after the Commissioner signs the Final Order adopting this Agreed Entry.
6. Respondent shall pay an administrative fine in the amount of nine thousand six hundred fifty seven dollars (\$9,657.00) to the Department within sixty (60) days after the Commissioner signs the Final Order adopting this Agreed Entry.

7. 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 with thirty (30) days after the Commissioner signs the Final Order adopting this Agreed Entry.
8. The Department agrees to accept Respondent's compliance with the agreement as full satisfaction of this matter.
9. Respondent has carefully read and examined this agreement and fully understands its terms.
10. Respondent has entered into this agreement freely, and has not been subject to duress, threat or undue influence.
11. 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.
12. Respondent is aware that failure to comply with any term of this agreement will result in the matter being set for hearing.

6-1-15  
Date Signed

  
\_\_\_\_\_  
Brigitte Collier, Attorney  
Indiana Department of Insurance

5/28/15  
Date Signed

  
\_\_\_\_\_  
William Burding, Esq  
Orange Coast Title  
Real Advantage, LLC