

STATE OF INDIANA     )  
                                  ) SS:  
COUNTY OF MARION    )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NO. 13831-AG15-0326-087

IN THE MATTER OF:

WT&S Title, LLC  
1842 E Spring St  
New Albany, IN 47150

Respondent.

Type of Agency Action: Title Enforcement  
Indiana Insurance License No.: 32520

**FILED**

APR 17 2015

STATE OF INDIANA  
DEPT. OF INSURANCE

**FINAL ORDER**

The Indiana Department of Insurance ("Department"), by its counsel, Brigitte Collier, and WT&S Title, LLC ("Respondent"), a resident 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 two thousand five hundred fifty dollars (\$2,550.00) to the Department, in aggregate, for failure to input real-estate transactions into the RREAL IN

database. This amount is due in full within thirty (30) days after the signing of this Final Order.

2. Respondent shall enter all two hundred and five (250) unreported real estate transactions into the RREAL IN database within thirty (30) days after the signing of this Final Order.

ALL OF WHICH IS ORDERED this 17<sup>th</sup> day of April, 2015.

A handwritten signature in black ink, appearing to read "Stephen W. Robertson", written over a horizontal line.

Stephen W. Robertson, Commissioner  
Indiana Department of Insurance

Distribution:

WT&S Title, LLC  
1842 E Spring St  
New Albany, IN 47150

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

STATE OF INDIANA     )  
                              ) SS:  
COUNTY OF MARION    )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 13831-AG15-0326-087

IN THE MATTER OF:

WT&S Title, LLC  
1842 E Spring St  
New Albany, IN 47150

Respondent.

Type of Agency Action: Enforcement

Indiana Producer License No.: 32520

**FILED**

APR 17 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 WT&S Title, 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 resident title insurance agency licensed in the State of Indiana, holding license number 32520; and

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, Respondent purchased future closing and title business opportunities from Charles R. Murphy, dba Terra Title, ("Terra Title") effective February 1, 2015;

WHEREAS, Terra Title failed to enter two hundred and five (205) real estate transactions onto the RREAL IN data base within the required time period for a review period extending back several years:

WHEREAS, the Department believes that Respondent should be responsible for the Terra Title infractions occurring prior to the date of its purchase of Terra Title business and the date of this Agreed Order.

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 pay an administrative fine in the amount of two thousand five hundred fifty dollars (\$2,550.00) to the Department within thirty (30) days after the Commissioner's Final Order adopting this Agreed Entry.

6. The Department agrees to accept Respondent's compliance with the agreement as full satisfaction of this matter.
7. Respondent has carefully read and examined this agreement and fully understands its terms.
8. 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.
9. Respondent is aware that failure to comply with any term of this agreement will result in the matter being set for hearing.

4.13.15  
Date Signed

\_\_\_\_\_  
Date Signed

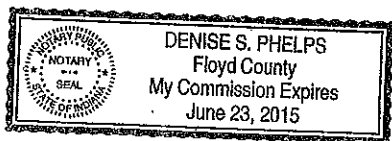
Brigitte Collier  
Brigitte Collier, Attorney  
Indiana Department of Insurance

C. Allan Hoffer  
C. Allan Hoffer, Co-Owner  
WT&S Title, LLC

STATE OF INDIANA )  
COUNTY OF Floyd ) SS:

Before me a Notary Public for Floyd County, State of Indiana,  
personally appeared C. Allan Hoffer, on behalf of WT&S Title, LLC, 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 8<sup>th</sup> day of April, 2015.



Denise S Phelps  
Notary Signature

Denise S Phelps  
Notary Printed

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

County of Residence: Floyd Co IN