

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO. 13819-AG15-0518-129

IN THE MATTER OF:)
)
Ohio View Titles, LLC)
 dba Rhine, Ernest & Vargo)
 1 Main Street, Suite 600)
 Evansville, IN 47708)
 Respondent.)
 Type of Agency Action: Title Enforcement)
 Indiana Insurance License No.:502957)

FILED

JUN 12 2015

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER

The Indiana Department of Insurance (“Department”), by its counsel, Joshua Harrison, and Ohio Views Titles, LLC dba Rhine, Ernest & Vargo (“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 five dollars (\$500.00) to the Department for delays in the issuance of final policies in excess of forty-five (45) days after closing. This amount is due in full within thirty (30) days after the signing of this Final Order.

ALL OF WHICH IS ORDERED this 12th day of June, 2015.

A handwritten signature in black ink, appearing to read "Stephen W. Robertson". The signature is written in a cursive style with a horizontal line drawn through the middle of the letters.

Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution:

Ohio View Titles, LLC
dba Rhine, Ernest & Vargo
1 Main Street, Suite 600
Evansville, IN 47708

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

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
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CAUSE NUMBER: 13819-AG15-0518-129

IN THE MATTER OF:)
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Ohio View Titles, LLC)
 dba Rhine, Ernest & Vargo)
1 Main Street, Suite 600)
Evansville, IN 47708)
Respondent.)
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Type of Agency Action: Enforcement)
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Indiana Producer License No.: 502957)

FILED

JUN 12 2015

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 Ohio View Titles, LLC dba Rhine, Ernest & Vargo ("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 resident title insurance agency licensed in the State of Indiana, holding license number 502957; and.

WHEREAS, the NAIC Guidelines provides that final title insurance policies need to be issued within forty-five (45) days of the closing; and

WHEREAS, Respondent failed to issue the final insurance policy within forty five (45) days of the closing on five (5) policies;

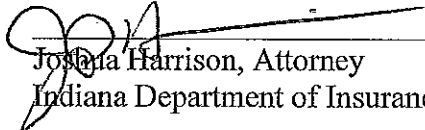
WHEREAS, the Department and Respondent (collectively, the "Parties") desire to resolve their differences and settle their issues without the necessity of a hearing;

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 five hundred dollars (\$500.00) 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. Respondent has entered into this agreement freely, and has not been subject to duress, threat or undue influence.
9. 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.

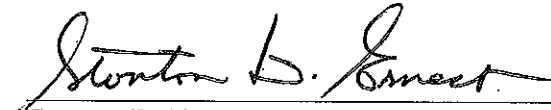
10. Respondent is aware that failure to comply with any term of this agreement will result in the matter being set for hearing.

6-9-15
Date Signed



Jostina Harrison, Attorney
Indiana Department of Insurance

5-27-2015
Date Signed



Stanton D. Ernest,
Ohio View Titles, LLC
dba Rhine, Ernest & Vargo

STATE OF INDI~~ANA~~ ILLINOIS)
) SS:
COUNTY OF Wabash)

Before me a Notary Public for Wabash County, State of ~~Indiana~~ ^{Illinois},
personally appeared Stanton D. Ernest, on behalf of Ohio View Titles, LLC dba Rhine, Ernest &
Vargo, 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 27 day of May, 2015.



Diana Knackmuhs
Notary Signature
Diana J. Knackmuhs
Notary Name Printed

My Commission expires: 6/17/2018
County of Residence: Edwards