

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO. 15053-AG16-0315-046

IN THE MATTER OF:

Prism Title Services, LLC
9111 Broadway, Suite H
Merrillville, IN 46410

Respondent.

Type of Agency Action: Title Enforcement

Indiana Insurance License No.: 964350

FILED

APR 29 2016

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER

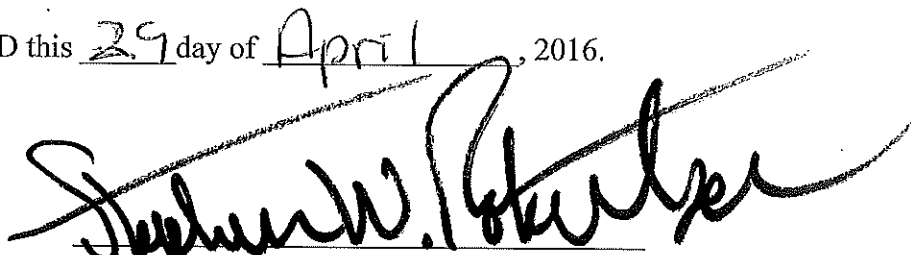
The Indiana Department of Insurance (“Department”), by its counsel Brigitte Collier, and Prism Title Services, LLC (“Respondent”), a resident licensed title insurance agency, signed an Agreed Entry which purports to resolve all issues involved in the action by the Department and which has been submitted 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 seven hundred seventy one dollars (\$2,771.00) to the Department for paying unlicensed personnel for signing HUD-1s/ Closing Disclosure forms. This amount is due in full within thirty (30) days after the signing of this Final Order.

ALL OF WHICH IS ORDERED this 29 day of April, 2016.

A large, stylized handwritten signature in black ink, which appears to read "Stephen W. Robertson". The signature is written over a horizontal line.

Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution:

Prism Title Services, LLC
9111 Broadway, Suite H
Merrillville, IN 46410

Brigitte Collier
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: 15053-AG16-0315-046

IN THE MATTER OF:)
)
Prism Title Services, LLC)
9111 Broadway, Suite H)
Merrillville, IN 46410)
Respondent)
Type of Agency Action: Enforcement)
Indiana Producer License No.: 964350)

FILED
APR 29 2016
STATE OF INDIANA
DEPT. OF INSURANCE

AGREED ENTRY

This Agreed Entry is executed by the Indiana Department of Insurance (“Department”), by counsel Brigitte Collier, and Prism Title Services, LLC, (“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 of the Indiana Department of Insurance (“Commissioner”).

WHEREAS, Respondent is a resident title insurance agency licensed in the State of Indiana, holding license number 964350; 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 negotiating insurance in Indiana if that person is licensed; and

WHEREAS, Examiner determined that Respondent has paid personnel for selling, soliciting, or negotiating insurance in Indiana while said personnel were not licensed; and

WHEREAS, Robert Bingham, President of Prism Title Services, LLC is authorized to act on behalf of Respondent and obligated to perform in accordance with this agreement; and

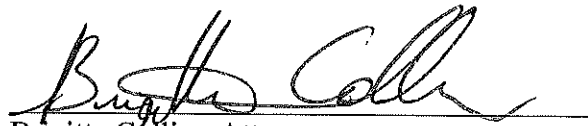
WHEREAS, the Department and Respondent desire to resolve their differences and settle their issues without incurring the time and expense of a hearing.

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 agrees to pay an administrative penalty in the amount of two thousand seven hundred seventy one dollars (\$2,771.00) to the Department within thirty (30) days of the Commissioner's Final Order adopting this Agreed Entry.
6. The Department agrees to accept Respondent's compliance with the agreement herein as full satisfaction of this matter.
7. Respondent has carefully read and examined this agreement and fully understands its terms.

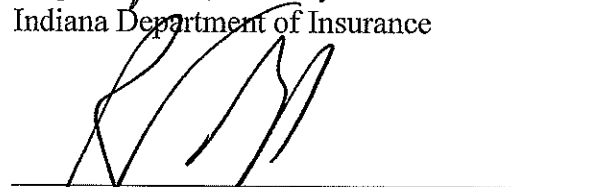
8. Respondent has entered into this agreement freely, and has not been subject to duress, threat or undue influence.
9. Should this Agreed Entry not be accepted by the Commissioner, it is agreed that presentation to and consideration of this Agreed Entry by the Commissioner shall not unfairly or illegally 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.

4/26/16
Date Signed



Brigitte Collier, Attorney
Indiana Department of Insurance

4/20/16
Date Signed



Robert Bingham, President
Prism Title Services, LLC

Illinois
STATE OF ~~INDIANA~~)
COUNTY OF Cook) SS:

Before me a Notary Public for Cook County, State of ~~Indiana~~ Illinois, personally appeared Robert Bingham, on behalf of Prism Title Services, 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 20th day of April, 2016.



Natalia Vyshnevskaya
Signature
NATALIA VYSHNEVSKAYA
Printed

My Commission expires: _____

County of Residence: Lake IL