

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NO. 15543-AG16-0909-174

IN THE MATTER OF: )  
 )  
JCLT, LLC )  
320 Walnut Street )  
Madison, IN 47250 )  
 )  
Respondent. )  
 )  
Type of Agency Action: Title Enforcement )  
 )  
Indiana Insurance License No.: 935236 )

**FILED**  
SEP 30 2016  
STATE OF INDIANA  
DEPT. OF INSURANCE

**FINAL ORDER**

The Indiana Department of Insurance (“Department”), by its counsel, Cathleen Nine-Altevogt, and JCLT, 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 (“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 hundred dollars (\$500) to the Department, for delays in the issuance of thirty eight (38) final policies within a reasonable time after closing of a real estate transaction. This amount is due in full within thirty (30) days after the signing of this Final Order.

ALL OF WHICH IS ORDERED this 30<sup>th</sup> day of September, 2016.



Stephen W. Robertson, Commissioner  
Indiana Department of Insurance

Distribution:

JCLT, LLC  
320 Walnut Street  
Madison, IN 47250

Cathleen Nine-Altevogt, Counsel  
Indiana Department of Insurance  
311 W. Washington St., Suite 103  
Indianapolis, IN 46204

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Indiana Producer License No.: 935236 )

**FILED**

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STATE OF INDIANA  
DEPT. OF INSURANCE

**AGREED ENTRY**

This Agreed Entry is executed by the Indiana Department of Insurance (“Department”), by counsel, Cathleen Nine-Altevogt, and JCLT, 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, Indiana Department of Insurance (“Commissioner”).

WHEREAS, Respondent is a resident title insurance agency licensed in the State of Indiana, holding license number 935236;

WHEREAS, the National Association of Insurance Commissioners guidelines provide that “final policies need to be issued within forty-five (45) days;”

WHEREAS, Respondent failed to issue thirty eight (38) final policies within forty five (45) days;

WHEREAS, Kimberly Reese, Owner of JCLT, LLC, is authorized to act on behalf of Respondent and obligate it 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 five hundred dollars (\$500) 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 Agreed Entry herein as full satisfaction of this matter.
7. Respondent has carefully read and examined this Agreed Entry and fully understands its terms.
8. Respondent has entered into this Agreed Entry 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.

9-27-16  
Date Signed

Cathleen Nine-Altevogt  
Cathleen Nine-Altevogt, Counsel (32706-49)  
Indiana Department of Insurance

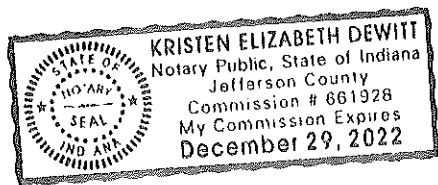
9-20-16  
Date Signed

Kimberly D. Reese  
Kimberly Reese, Owner  
JCLT, LLC

STATE OF INDIANA        )  
                                  ) SS:  
COUNTY OF Jefferson )

Before me a Notary Public for Jefferson County, State of Indiana, personally appeared Kimberly Reese, on behalf of JCLT, LLC, and being first duly sworn by me upon her oath, says that the facts alleged in the foregoing instrument are true.

Signed and sealed this 20<sup>th</sup> day of September, 2016.



Kristen Elizabeth DeWitt  
Signature

Kristen Elizabeth DeWitt  
Printed

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

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