

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE  
CAUSE NO: 16935-AG18-0326-041

IN THE MATTER OF: )  
 )  
Commonwealth USA Settlements LLC )  
100 Park Manor Drive )  
Pittsburg, PA 15205 )  
Respondent. )  
Type of Agency Action: Enforcement )  
Indiana Producer License No.: 876440 )

**FILED**  
APR 23 2018  
STATE OF INDIANA  
DEPT. OF INSURANCE

**FINAL ORDER**

The Indiana Department of Insurance (“Department”), by its counsel Erica J. Dobbs, and Commonwealth USA Settlements LLC (“Respondent”), a licensed nonresident title insurance agency, signed an Agreed Entry which purports to resolve all issues involved in the above-captioned matter 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, attached, 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 as follows:

1. Respondent shall pay a civil penalty in the amount of one thousand two hundred seventy dollars (\$1270) to the Department, in aggregate, for failure to input eighty seven (87) real estate transactions into the RREAL IN database within the required time period. This amount is due in full within thirty (30) days of the date of this Final Order.

ALL OF WHICH IS ORDERED this 23 day of April, 2018.



Stephen W. Robertson, Commissioner  
Indiana Department of Insurance

Distribution:

Kristi Shoenberger, COO  
Commonwealth USA Settlements LLC  
100 Park Manor Drive  
Pittsburg, PA 15205

Erica Dobbs, Attorney #30588-49  
Indiana Department of Insurance  
311 W. Washington St., Suite 103  
Indianapolis, IN 46204

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STATE OF INDIANA  
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**AGREED ENTRY**

This Agreed Entry is executed by the Indiana Department of Insurance ("Department"), by counsel, Erica Dobbs, and Commonwealth USA Settlements LLC ("Respondent"), a nonresident 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 nonresident title insurance agency holding license number 876440 since April 18, 2013;

WHEREAS, Indiana Code § 27-1-15.6-12(b)(2)(A) states, in part, that the commissioner may levy a civil penalty for violating an insurance law;

WHEREAS, Indiana Code § 6-1.1-12-43(e)(1) is an insurance law requiring that title insurance producers enter real estate transactions into the Residential Real Estate Acquisition of Licensee Information and Number ("RREAL IN") database as soon as possible after the closing, and within the time prescribed by the Department;

WHEREAS, the Department has interpreted this to be twenty (20) business days, pursuant to Indiana Code § 27-7-3-15.5(e);

WHEREAS, the Respondent failed to enter eighty seven (87) real estate transactions into the RREAL IN database within the required time period;

WHEREAS, Kristi Shoenberger, Chief Operating Officer of Commonwealth USA Settlements LLC, is authorized to act on behalf of Respondent and obligate it to perform in accordance with this agreement; and

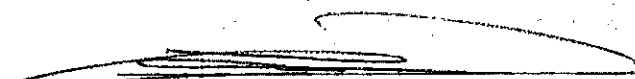
WHEREAS, the Department and Respondent (collectively, the "Parties") desire to resolve the issues in this matter without a hearing.

IT IS, THEREFORE, NOW AGREED by and between the Parties as follows:

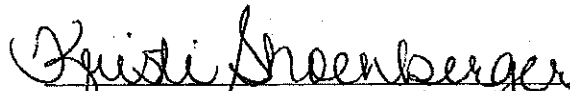
1. The Commissioner has jurisdiction over the subject matter and the Parties in this administrative action.
2. This Agreed Entry is executed voluntarily by the Parties.
3. Respondent voluntarily and freely waives the right to a public hearing in this matter.
4. Respondent voluntarily and freely waives the right to judicial review of this matter.
5. Respondent agrees to pay a civil penalty in the amount of one thousand two hundred seventy dollars (\$1270) to the Department within thirty days (30) after the Commissioner enters the Final Order approving 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.

4/13/18  
Date Signed

  
Erica Dobbs, Attorney # 30588-49  
Indiana Department of Insurance

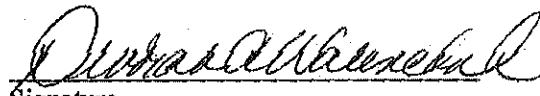
4/11/18  
Date Signed

  
Kristi Shoenberger, Chief Operating Officer  
Commonwealth USA Settlements LLC

STATE OF PENNSYLVANIA )  
COUNTY OF ALLEGHENY ) SS:

Before me a Notary Public for ALLEGHENY County, State of Pennsylvania, personally appeared Kristi Shoenberger, on behalf of Commonwealth USA Settlements 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 17<sup>th</sup> day of APRIL, 2018.

  
Signature

DEBORAH A. WALENCHOK  
Printed

My Commission expires: MARCH 3, 2020

County of Residence: ALLEGHENY

