

AZ DEPT. INSURANCE
JUL 9 1996

MARKET CONDUCT DIV. CONSENT TO ORDER

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1. Respondent Apache Title Agency, Inc. has reviewed the attached Order.

2. Respondent is aware of its right to a hearing, at which hearing Respondent may be represented by counsel, present evidence and cross-examine witnesses. Respondent irrevocably waives its right both to demand a public hearing and to seek judicial review of this Consent Order.

3. Respondent admits the jurisdiction of the Director of Insurance, State of Arizona, and consents to the entry of this Order.

4. Respondent states that no promise of any kind or nature whatsoever has been made to induce it to enter into this Order and that it has entered into this Order voluntarily.

5. Respondent acknowledges that the acceptance of this Order by the Director of Insurance, State of Arizona, is solely to settle this matter against it and does not preclude any other agency or officer of the state or subdivision thereof from instituting other civil or criminal proceedings as may be appropriate now or in the future.

6. Joshua M. Hall, who holds the office of President of Apache Title Agency, Inc., is authorized to enter into this Order for and on its behalf.

APACHE TITLE AGENCY, INC.

7-3-96
Date

By Joshua M. Hall

CONSENT TO ORDER

1
2 1. Respondent First Service Title Agency, Inc., n/k/a
3 North American Title Agency of Arizona, Inc., has reviewed the
4 attached Order.

5 2. Respondent is aware of its right to a hearing, at
6 which hearing Respondent may be represented by counsel, present
7 evidence and cross-examine witnesses. Respondent irrevocably
8 waives its right both to demand a public hearing and to seek
9 judicial review of this Consent Order.

10 3. Respondent admits the jurisdiction of the Director of
11 Insurance, State of Arizona, and consents to the entry of this
12 Order.

13 4. Respondent states that no promise of any kind or
14 nature whatsoever has been made to induce it to enter into this
15 Order and that it has entered into this Order voluntarily.

16 5. Respondent acknowledges that the acceptance of this
17 Order by the Director of Insurance, State of Arizona, is solely
18 to settle this matter against it and does not preclude any other
19 agency or officer of the state or subdivision thereof from
20 instituting other civil or criminal proceedings as may be
21 appropriate now or in the future.

22 6. RICHARD C. WHITE, who holds the
23 office of Chief Executive Officer of North American Title
24 Agency of Arizona, Inc., is authorized to enter into this Order
25 for and on its behalf.

26 NORTH AMERICAN TITLE AGENCY OF ARIZONA, INC.

27 6.11.96

28 Date

By Richard C. White

CONSENT TO ORDER

1
2 1. Respondent Network Escrow and Title Agency, n/k/a
3 Nations Title Insurance of Arizona, Inc., has reviewed the
4 attached Order.

5 2. Respondent is aware of its right to a hearing, at
6 which hearing Respondent may be represented by counsel, present
7 evidence and cross-examine witnesses. Respondent irrevocably
8 waives its right both to demand a public hearing and to seek
9 judicial review of this Consent Order.

10 3. Respondent admits the jurisdiction of the Director of
11 Insurance, State of Arizona, and consents to the entry of this
12 Order.

13 4. Respondent states that no promise of any kind or
14 nature whatsoever has been made to induce it to enter into this
15 Order and that it has entered into this Order voluntarily.

16 5. Respondent acknowledges that the acceptance of this
17 Order by the Director of Insurance, State of Arizona, is solely
18 to settle this matter against it and does not preclude any other
19 agency or officer of the state or subdivision thereof from
20 instituting other civil or criminal proceedings as may be
21 appropriate now or in the future.

22 6. LEE SANTA MARIA, who holds the
23 office of VICE PRESIDENT of Nations Title
24 Insurance of Arizona, Inc., is authorized to enter into this
25 Order for and on its behalf.

NATIONS TITLE INSURANCE OF ARIZONA, INC.

26
27 7/3/96
28 Date

By 

CONSENT TO ORDER

1
2 1. Respondent Security Title Agency, Inc., has reviewed
3 the attached Order.

4 2. Respondent is aware of its right to a hearing, at
5 which hearing Respondent may be represented by counsel, present
6 evidence and cross-examine witnesses. Respondent irrevocably
7 waives its right both to demand a public hearing and to seek
8 judicial review of this Consent Order.

9 3. Respondent admits the jurisdiction of the Director of
10 Insurance, State of Arizona, and consents to the entry of this
11 Order.

12 4. Respondent states that no promise of any kind or
13 nature whatsoever has been made to induce it to enter into this
14 Order and that it has entered into this Order voluntarily.

15 5. Respondent acknowledges that the acceptance of this
16 Order by the Director of Insurance, State of Arizona, is solely
17 to settle this matter against it and does not preclude any other
18 agency or officer of the state or subdivision thereof from
19 instituting other civil or criminal proceedings as may be
20 appropriate now or in the future.

21 6. _____, who holds the
22 office of _____ of Security Title Agency,
23 Inc., is authorized to enter into this Order for and on its
24 behalf.

SECURITY TITLE AGENCY, INC.

By _____

25
26 6/13/96
27 Date

CONSENT TO ORDER

1
2 1. Respondent, Title Guaranty Agency of Arizona, Inc.,
3 has reviewed the attached Order.

4 2. Respondent is aware of its right to a hearing, at
5 which hearing Respondent may be represented by counsel, present
6 evidence and cross-examine witnesses. Respondent irrevocably
7 waives its right both to demand a public hearing and to seek
8 judicial review of this Consent Order.

9 3. Respondent admits the jurisdiction of the Director of
10 Insurance, State of Arizona, and consents to the entry of this
11 Order.

12 4. Respondent states that no promise of any kind or
13 nature whatsoever has been made to induce it to enter into this
14 Order and that it has entered into this Order voluntarily.

15 5. Respondent acknowledges that the acceptance of this
16 Order by the Director of Insurance, State of Arizona, is solely
17 to settle this matter against it and does not preclude any other
18 agency or officer of the state or subdivision thereof from
19 instituting other civil or criminal proceedings as may be
20 appropriate now or in the future.

21 6. Rex S. Caldwell Rex S. Caldwell, who holds the
22 office of President President of Title Guaranty Agency
23 of Arizona, Inc., is authorized to enter into this Order for and
24 on its behalf.

TITLE GUARANTY AGENCY OF ARIZONA, INC.

25
26 7/19/96
Date

By Rex S. Caldwell

TICOR TITLE INSURANCE COMPANY
 SECURITY UNION TITLE INSURANCE COMPANY

RATING ERRORS ON TITLE AND ESCROWS
 ALLEGED VIOLATIONS OF A.R.S. § 20-376(H)

UTA

Title Policy Number	U/C	O/C	Escrow File Number	U/C	O/C
	\$	\$		\$	\$
OR4102837		<u>69.00</u>	23221415		<u>86.00</u>
GT29364432	300.00		33411322	92.50	
ML4066815	134.50		31412047	<u>4.00</u>	
ML4079282	19.80				
OR4078173	<u>10.50</u>		TOTAL	96.50	86.00
TOTAL	464.80	69.00			

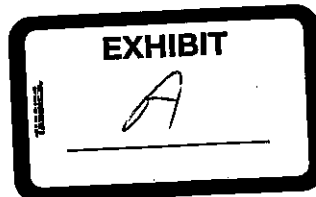


EXHIBIT 11i

1
2 CONSENT TO ORDER

3 1. Respondent WestTitle Agency, Inc. has reviewed the
4 attached Order.

5 2. Respondent is aware of its right to a hearing, at
6 which hearing Respondent may be represented by counsel, present
7 evidence and cross-examine witnesses. Respondent irrevocably
8 waives its right both to demand a public hearing and to seek
9 judicial review of this Consent Order.

10 3. Respondent admits the jurisdiction of the Director of
11 Insurance, State of Arizona, and consents to the entry of this
12 Order.

13 4. Respondent states that no promise of any kind or
14 nature whatsoever has been made to induce it to enter into this
15 Order and that it has entered into this Order voluntarily.

16 5. Respondent acknowledges that the acceptance of this
17 Order by the Director of Insurance, State of Arizona, is solely
18 to settle this matter against it and does not preclude any other
19 agency or officer of the state or subdivision thereof from
20 instituting other civil or criminal proceedings as may be
21 appropriate now or in the future.

22 6. TERRANCE S. LEEK, who holds the
23 office of President of WestTitle Agency, Inc.,
24 is authorized to enter into this Order for and on its behalf.

25 WESTITLE AGENCY, INC.

26 By 

27 7-15-96
28 Date