STATE OF ARIZONA FILED

JUL 8 2009

STATE OF ARIZONA

DEPT OF INSURANCE
BY

DEPARTMENT OF INSURANCE

In the Matter of:

WESTCOR TITLE AGENCY
OF ARIZONA, LLC,
dba WESTLAND TITLE
AGENCY OF ARIZONA,

Respondent.

No. 09A-069-INS
ORDER TO CEASE
AND DESIST

The Arizona Department of Insurance ("Department") has received evidence that Westcor Title Agency of Arizona, LLC, dba Westland Title Agency of Arizona has unlawfully acted as a title agent in the State of Arizona. Accordingly, the Director of Insurance of the State of Arizona (the "Director") makes the following Findings of Fact and Conclusions of Law and enters the following Order pursuant to A.R.S. § 20-1095.09(B).

FINDINGS OF FACT

- 1. Westcor Title Agency of Arizona, LLC, dba Westland Title Agency of Arizona ("Westland" or "Respondent"), is an Arizona domestic corporation licensed with the Department as a resident title agent, Arizona license number 109669, which Westland surrendered on September 11, 2008.
- 2. Westland's address of record is: 7720 N. 16th Street, #300, Phoenix, Arizona, 85020.
- 3. Westland maintains a website: www.westlandtitleaz.com which holds out Westland as title agent.
 - Westland is not exempt from the licensing requirement.
 - 5. Terrence L. Wright is the Managing Member of Westland.

CONCLUSIONS OF LAW

1. The Director has jurisdiction over this matter.

- 2. "Title insurance agent" means a domestic or foreign stock corporation . . . authorized in writing by a title insurer to solicit insurance and collect premiums and to issue or countersign policies on its behalf, within the meaning of A.R.S. § 20-1562(9).
- 3. Title insurance agents shall be licensed, within the meaning of A.R.S. §§ 20-1561(E) and 1580(A).
- 4. Respondent's conduct, as alleged above, constitutes acting as a title insurance agent without being licensed, in violation of A.R.S. §§ 20-1561(E) and 1580(A).
- 5. Respondent is not exempt from the licensing requirement, within the meaning of A.R.S. § 20-1562(9).
- 6. Grounds exist to issue a cease and desist order to Respondent for acting as a title agent without being licensed, within the meaning of A.R.S. §§ 20-1561(E) and 292.

<u>ORDER</u>

IT IS THEREFORE ORDERED:

- 1. Respondent shall immediately cease and desist from unlawfully acting as a title agent.
- 2. This Order shall become effective immediately and shall remain in full force and effect until otherwise stayed, modified, vacated or set aside.

NOTICE OF OPPORTUNITY FOR HEARING

Pursuant to Title 20 of the Arizona Revised Statutes, Respondents are hereby notified that they may request a hearing pursuant to A.R.S. § 20-161 to contest the order to cease and desist. Such a request must be in writing and received at the following address within thirty (30) days from the date hereof:

Arizona Department of Insurance 2910 North 44th Street, Suite 210 Phoenix, Arizona 85012 ATTN: Director's Office

1	Upon receipt of a timely written request for hearing, the Director will issue an order
2	setting the time and place of the hearing.
3	DATED AND EFFECTIVE this, day of, 2009.
4	
5	Cht fler
6	CHRISTINA URIAS, Director Arizona Department of Insurance
7	
8	COPY of the foregoing mailed this also day of, 2009 to:
9	Lynette Evans Assistant Attorney General
11	1275 West Washington Phoenix, Arizona 85007 Attorney for the Department
12	
13	Westcor Title Agency of Arizona, LLC 7720 N. 16 th Street, #300 Phoenix, Arizona 85020
14	Respondent
15	Westcor Title Agency of Arizona, LLC
16	c/o Terrence L. Wright 7720 N. 16 th Street, #300
17	Phoenix, Arizona 85020 Respondent
18	Gerrie Marks, Deputy Director
19	Mary E. Kosinski, Exec. Assistant for Reg. Affairs
20	Catherine M. O'Neil, Consumer Legal Affairs Officer Mary Butterfield, Assistant Director
21	Steven Fromholtz, Licensing Administrator Department of Insurance
22	2910 North 44 th Street, Suite 210 Phoenix, Arizona 85018
23	Clebran Buston
24	Curvey Walters Bulton
25	