

MAR 31 2011

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

DEPT OF INSURANCE
BY CB

In the Matter of:)

INFINITY TITLE AGENCY, LLC,
(License number # 964492)

Respondent

No. 11A-009-INS

CONSENT ORDER

Hearing 04/13/11, 8:00 a.m.

ALJ Lewis Kowal

The State of Arizona Department of Insurance ("Department") has received evidence that **Infinity Title Agency, LLC** has violated provisions of Title 20, Arizona Revised Statutes ("A.R.S."). Respondent wishes to resolve this matter without the commencement of formal proceedings, and admits the following Findings of Fact are true and consents to entry of the following Conclusions of Law and Order.

FINDINGS OF FACT

1. Infinity Title Agency, LLC ("Infinity Title" or "Respondent") is, and was at all material times licensed as a resident title agent, Arizona license number 964492, which expires April 30, 2014.

2. Respondent's business address of record with the Department is: 1 E. Camelback Road, Phoenix, Arizona 85012.

3. TSA Ventures, LLC is a Member of Infinity Title.

4. On or about April 19, 2010, the Department issued to Respondent an insurance license as a resident title agent, license number 964492.

5. On August 11, 2010, the Department notified Respondent by mail at its business address of record c/o Lynn Kramer that Lynn Kramer's fingerprint card had been processed and returned by the Federal Bureau of Investigation ("FBI") as illegible. The Department requested a replacement set of fingerprints along with a completed "Illegible Fingerprint Replacement Form" on or before September 11, 2010.

1 6. On August 26, 2010, the Department sent a second letter to Respondent c/o
2 Lynn Kramer, 3200 North Central Ave., Phoenix, Arizona 85012, notifying it that it had until
3 September 15, 2010 to submit a full set of fingerprints for Lynn Kramer to the Department.

4 7. To date, Respondent has not submitted a full set of fingerprints to the
5 Department for Lynn Kramer.

6 **CONCLUSIONS OF LAW**

7 1. The Director has jurisdiction over this matter.

8 2. Respondent's conduct as described above constitutes the violation of the
9 requirement that an applicant submit a full set of fingerprints to the Department within the
10 meaning of A.R.S. § 20-285(E)(2) as applied to title agents under A.R.S. § 20-1561(E).

11 3. Respondent's conduct as described above constitutes providing incomplete
12 information in the license application within the meaning of A.R.S. § 20-295(A)(1) as applied to
13 title agents under A.R.S. § 20-1561(E).

14 4. Respondent's conduct as described above constitutes the violation of any
15 provision of A.R.S. Title 20 or any rule, subpoena or order of the director within the meaning of
16 A.R.S. § 20-295(A)(2) as applied to title agents under A.R.S. § 20-1561(E).

17 5. Grounds exist for the Director to suspend, revoke, or refuse to renew
18 Respondent's insurance license pursuant to A.R.S. § 20-295(B) as applied to title agents
19 under A.R.S. § 20-1561(E).

20 6. Grounds exist for the Director, in addition to or instead of any suspension,
21 revocation or refusal to renew a license, impose a civil penalty of not more than two hundred
22 fifty dollars for each unintentional failure or violation, up to an aggregate civil penalty of two
23 thousand five hundred dollars, or impose a civil penalty of not more than two thousand five
hundred dollars for each intentional failure or violation, up to an aggregate civil penalty of
fifteen thousand dollars, pursuant to A.R.S. § 20-295(F) as applied to title agents under A.R.S.
§ 20-2561(E).

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ORDER

IT IS HEREBY ORDERED THAT:

- 13 1. Respondent shall immediately submit to the Department a full set of fingerprints
14 and an Illegible Fingerprint Replacement Form for Lynn Kramer.
- 15 2. Respondent shall immediately pay to the Department a civil money penalty in the
16 amount of \$250.00.
- 17 3. The hearing, Docket #11A-009-INS, scheduled for April 13, 2011, at 8:00 a.m. is
18 vacated.

DATED AND EFFECTIVE this 30th day of March, 2011.

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CHRISTINA URIAS
Director of Insurance

CONSENT TO ORDER

- 1 1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law
2 and Order.
- 3 2. Respondent admits to the jurisdiction of the Director of Insurance, State of
4 Arizona, and admits the foregoing Findings of Fact and consents to the entry of the foregoing
5 Conclusions of Law and Order.
- 6 3. Respondent is aware of its right to notice and a hearing at which it may be
7 represented by counsel, present evidence and examine witnesses. Respondent irrevocably
8 waives its right to such notice and hearing and to any court appeals relating to this Consent
9 Order.

1 4. Respondent states that no promise of any kind or nature whatsoever, except as
2 expressly contained in this Consent Order, was made to it to induce it to enter into this
3 Consent Order and that it has entered into this Consent Order voluntarily.

4 5. Respondent acknowledges that the acceptance of this Consent Order by the
5 Director is solely to settle this matter against it and does not preclude any other agency,
6 officer, or subdivision of this state including the Department from instituting civil or criminal
7 proceedings as may be appropriate now or in the future not related to this matter.

8 6. Respondent acknowledges that this Consent Order is an administrative action
9 that the Department will report to the National Association of Insurance Commissioners
10 (NAIC). Respondent further acknowledges that it must report this administrative action to
11 any and all states in which it holds an insurance license and must disclose this administrative
12 action on any license application.

13 7. Cobra Collier, represents that she is Vice President of Title Security Agency of
14 Arizona, Inc., which is the sole member and manager of TSA Ventures, LLC which is a
15 member of Infinity Title Agency, LLC and, as such is authorized to enter this Consent Order on
16 Respondent's behalf.

Infinity Title Agency, LLC (Arizona License # 964492)

18 3/22/11
Date

18 Cobra Collier
Cobra Collier, Vice President of Title Security Agency
19 of Arizona, Inc., the sole member and manager of
20 TSA Ventures, LLC, Member of Infinity Title Agency,
21 LLC
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1 COPIES of the foregoing mailed/delivered
this 31st day of March, 2011, to:

2 Infinity Title Agency, LLC
3 c/o Mark E. Yonan, Esq.
4 Wright & Yonan, PLLC
5 1050 E. River Rd., #202
6 Tucson, Arizona 85718
7 Attorney for Respondent

8 Mary E. Kosinski, Exec. Assistant for Regulatory Affairs
9 Mary Butterfield, Assistant Director
10 Catherine M. O'Neil, Consumer Legal Affairs Officer
11 Steven Fromholtz, Licensing Supervisor
12 Department of Insurance
13 2910 North 44th Street, Suite 210
14 Phoenix, Arizona 85018

15 Lewis Kowal, Administrative Law Judge
16 Office of Administrative Hearings
17 1400 West Washington, Suite 101
18 Phoenix, AZ 85007

19 
20 Curvey Walters Burton

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