

1 ARIZONA DEPARTMENT OF FINANCIAL INSTITUTIONS

2 In the Matter of the Removal and Prohibition
3 of:

No. 07F-BD057-BNK

CONSENT ORDER

4 **SANDRA J. FLORES AKA SANDI**
5 **FLORES**
6 1620 N. Center St.
7 Flagstaff, Arizona 86004

8 Respondent.

9 On February 27, 2007, the Arizona Department of Financial Institutions
10 (“Department”) issued a Notice of Hearing alleging that Respondent had violated Arizona
11 law. Wishing to resolve this matter in lieu of an administrative hearing, Respondent does not
12 contest the following Findings of Fact and Conclusions of Law, and consents to entry of the
13 following Order.

14 **FINDINGS OF FACT**

15 1. Respondent Sandra J. Flores aka Sandi Flores (“Ms. Flores”) was employed by
16 LandAmerica Financial Group, Inc.’s (“LAFG”) operating subsidiary Transnation Title
17 Insurance Company (“Transnation”) as an escrow officer from December 16, 2002 to
18 October 14, 2005 at the Coconino County branch. Ms. Flores was terminated from
19 Transnation on October 14, 2005.

20 2. Ms. Flores was employed by Pioneer Title Agency, Inc. (“Pioneer”) as an
21 escrow officer from October 17, 2005 to May 12, 2006. Ms. Flores was terminated from
22 Pioneer on May 12, 2006.

23 3. LAFG’s applicable operating subsidiary, Transnation, is licensed by the
24 Department as escrow agent, license number EA-0000106.

25 4. Pioneer is licensed by the Department as an escrow agent, license number EA-
26 0005964.

1 and held in escrow and by knowingly and negligently commingling trust
2 monies with the escrow agent's own monies or with monies held in any
3 other capacity.

4 3. The conduct of Ms. Flores, as set forth above, constitutes acts, omissions, and
5 practices which demonstrate personal dishonesty and unfitness to continue in office or to
6 participate in the conduct of the affairs of any financial institution or enterprise and is
7 grounds for removal and the prohibition of Ms. Flores from participating in any manner in
8 the conduct of the affairs of any financial institution or enterprise within the meaning of
9 A.R.S. § 6-161(A)(1).

10 4. Ms. Flores' violation of A.R.S. § 6-834(A) constitutes grounds for the removal
11 and the prohibition of Ms. Flores from participating in any manner in the conduct of the
12 affairs of any financial institution or enterprise, pursuant to A.R.S. § 6-161(A)(6).

13 5. Ms. Flores' violation of A.R.S. § 6-841.01(A) constitutes grounds for the
14 removal and the prohibition of Ms. Flores from participating in any manner in the conduct of
15 the affairs of any financial institution or enterprise, pursuant to A.R.S. § 6-161(A)(6).

16 6. The violations, set forth above, constitute grounds for the Superintendent to
17 order the removal and the prohibition of Ms. Flores from further participation in any manner
18 as a director, officer, employee, agent, or other person in the conduct of the affair of any
19 financial institution or enterprise pursuant to A.R.S. § 6-161.

20 **ORDER**

21 1. Ms. Flores shall be prohibited from further participation in any manner in the
22 conduct of the affairs of any financial institution or enterprise, pursuant to A.R.S. § 6-161.

23 2. This Order shall become effective upon execution, and shall remain effective
24 and enforceable until such time as, and except to the extent that, it shall be stayed, modified,
25 terminated, or set aside.

1 SO ORDERED this 18th day of April, 2007.

2
3 

4 Felecia A. Rotellini
Superintendent of Financial Institutions

5 **CONSENT TO ENTRY OF ORDER**

6 1. Respondent acknowledges that she has been served with a copy of the
7 foregoing Findings of Fact, Conclusions of Law and Order in the above-referenced matter,
8 has read the same, is aware of her right to an administrative hearing in this matter, and has
9 waived the same.

10 2. Respondent admits the jurisdiction of the Superintendent and consents to the
11 entry of the Foregoing Findings of Fact, Conclusions of Law and Order.

12 3. Respondent states that no promise of any kind or nature has been made to
13 induce her to consent to the entry of this Order, and that she has done so voluntarily.

14 4. Respondent agrees to refrain from seeking any future employment with any
15 financial institution or enterprise.

16 5. Respondent acknowledges that the acceptance of this Agreement by the
17 Superintendent is solely to settle this matter and does not preclude the Department, any other
18 agency or officer of this state or subdivision thereof from instituting other proceedings as
19 may be appropriate now or in the future.

20 6. Respondent waives all rights to seek judicial review or otherwise to challenge
21 or contest the validity of this Consent Order.

22 DATED this 13 day of April, 2007.

23
24 By 

25 Sandra J. Flores
Respondent

1 ORIGINAL of the foregoing filed this 19th
day of April, 2007, in the office of:

2 Felecia A. Rotellini
3 Superintendent of Financial Institutions
4 Arizona Department of Financial Institutions
5 ATTN: June Beckwith
6 2910 N. 44th Street, Suite 310
7 Phoenix, AZ 85018

8 COPY mailed/delivered same date to:

9 Allen Reed, Administrative Law Judge
10 Office of the Administrative Hearings
11 1400 West Washington, Suite 101
12 Phoenix, AZ 85007


13 Craig Raby, Assistant Attorney General
14 Office of the Attorney General
15 1275 West Washington
16 Phoenix, AZ 85007

17 Robert D. Charlton, Assistant Superintendent
18 Arizona Department of Financial Institutions
19 2910 N. 44th Street, Suite 310
20 Phoenix, AZ 85018

21 AND COPY MAILED SAME DATE by
22 Certified Mail, Return Receipt Requested, to:

23 Respondent
24 Sandra J. Flores
25 1620 N. Center St.
26 Flagstaff, Arizona 86004

Attorney for Respondent
John Trebon, Esq.
John Trebon, P.C.
308 N. Agassiz
Flagstaff, AZ 86001

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24 1005812; CPA07-086



ARIZONA DEPARTMENT OF FINANCIAL INSTITUTIONS

Felecia A. Rotellini
Superintendent of Financial Institutions

Janet Napolitano
Governor

April 19, 2007

John Trebon, Esq.
John Trebon, P.C.
Attorney at Law
308 N. Agassiz
Flagstaff, Arizona 86001

Reference: Docket # 07F-BD057-BNK/Sandra J. Flores AKA Sandi Flores

Dear Mr. Trebon:

Enclosed is the executed Consent Order for the above referenced case.

Please contact Robert D. Charlton at (602) 255-4421 extension 129, with any questions.

Sincerely,

Felecia Rotellini
Superintendent

FAR:jb

Enclosure