

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 6977-AG08-0527-132

IN THE MATTER OF:)
)
CCS Settlement Services LLC,)
Respondent,)
)
10600 Timberwood Circle, Suite 1)
Louisville, Kentucky 40223)
License Number: No License)
)
Beverly Henry,)
Respondent,)
)
10600 Timberwood Circle, Suite 1)
Louisville, Kentucky 40223)
License Number: No License)
)
Type of Action: Enforcement)

FILED

JUN 06 2008

STATE OF INDIANA
DEPT. OF INSURANCE

ORDER GRANTING EMERGENCY CEASE AND DESIST ORDER

The Indiana Commissioner of Insurance, having reviewed the Title Insurance Division's Petition for Emergency Cease and Desist Order, and being otherwise duly advised, now finds as follows:

FINDINGS OF FACT

1. The Department of Insurance is authorized to regulate the practice of title insurance in Indiana under Indiana Code 27-1 *et al.*
2. That CCS Settlement Services, LLC is an unlicensed title insurance agency that conducts business in Indiana and collects commissions for the services it performs.

3. That Beverly Henry is an unlicensed title insurance agent that conducts business in Indiana and collects commissions for the services she performs.

4. That on or about January 29, 2008 Respondents conducted a closing at 1248 E. North Street, Crown Point, Indiana 46307 and collected approximately \$900.00 in fees related to the settlement and escrow of this transaction.

5. Respondents do not have Indiana insurance producer licenses.

CONCLUSIONS OF LAW

1. That Indiana Code 27-1-12.6-3 states that "A person shall not sell, solicit, or negotiate insurance in Indiana for any class or classes of insurance unless the person is licensed for that line of authority under this chapter."

2. An emergency exists in that Respondents provide real estate settlement, escrow and insurance services to consumers in the State of Indiana without the proper licensure.

3. In an emergency, the Commissioner may issue appropriate orders without notice or an evidentiary proceeding under Indiana Code 4-21.5-4-2(a), which states in relevant part:

The agency shall issue the order under this chapter by one (1) of the following procedures:

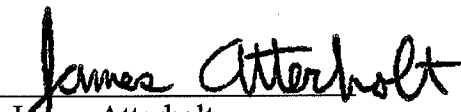
- (1) Without notice or an evidentiary proceeding, by any authorized individual or panel of individuals. . . .

ORDER

It is, therefore, ORDERED, that Respondents, CCS Settlement Services, LLC and Beverly Henry, CEASE AND DESIST from providing the above described services and in any way violating the insurance laws of Indiana.

Pursuant to Indiana Code §4-21.5-4-2, this order remains effective for 90 days commencing on the date this order is issued.

Respondents are hereby notified of their right to a hearing concerning this order as quickly as practicable under Indiana Code §4-21.5-4-4.


James Atterholt
Commissioner of Insurance

Distribution to:
Beverly Henry
CCS Settlement Services, LLC
10600 Timberwood Circle, Suite 1
Louisville, Kentucky 40223

Kathy Hulbert, Attorney
Title Insurance Division
Indiana Department of Insurance
311 W. Washington St.
Indianapolis, IN 46402

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PETITION FOR EMERGENCY CEASE AND DESIST ORDER

The Title Insurance Division of the Indiana Department of Insurance (hereafter "Department"), pursuant to Indiana Code §4-21.5-4, and files its Petition for an Emergency Cease and Desist Order against CCS Settlement Services, LLC and Beverly Henry and states:

1. That CCS Settlement Services, LLC is an unlicensed title insurance agency that conducts business in Indiana and collects commissions for the services it performs.
2. That Beverly Henry is an unlicensed title insurance agent that conducts business in Indiana and collects commissions for the services she performs.

3. That on or about January 29, 2008, Respondents conducted a closing at 1248 E. North Street, Crown Point, Indiana 46307 and collected approximately \$1,000.00 in fees related to the settlement and escrow of this transaction.

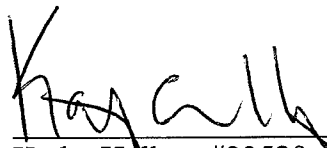
4. That Indiana Code 27-1-12.6-3 states that "A person shall not sell, solicit, or negotiate insurance in Indiana for any class or classes of insurance unless the person is licensed for that line of authority under this chapter."

5. Respondents do not have Indiana insurance producer licenses. An affidavit signed by Title Insurance Investigator, Mike Trimble, is attached and incorporated into this document as **Exhibit "A"**, attesting that he could find no record of an Indiana insurance producer license for any of the Respondents.

6. Under Indiana Code §4-21.5-4-2(a) (1), the Commissioner may, in an emergency, issue orders without notice or an evidentiary proceeding. (Upon issuance of an emergency order, the Respondent may request a hearing as quickly as practicable under Indiana Code §4-21.5-4-4.)

7. The Respondents must Cease and Desist from providing insurance services to consumers in the State of Indiana.

WHEREFORE, the Department requests that the Commissioner issue an Emergency Cease and Desist Order against the Respondents under Indiana Code §4-21.5-4-2, and for all other necessary and proper relief in the premises.




Kathy Hulbert #23529-49A
Attorney
Title Division

CERTIFICATE OF SERVICE

I certify that a copy of the foregoing has been served upon the Respondents by mailing this 6th day of June, 2008.

Beverly Henry
CCS Settlement Services LLC
10600 Timberwood Circle, Suite 1
Louisville, Kentucky 40223



Kathy Hulbert, Attorney
Attorney # 23529-49A

Indiana Department of Insurance
311 West Washington Street
Suite 300
Indianapolis, IN 46204-2787
(317)234-5151-telephone
(317)232-5251-facsimile

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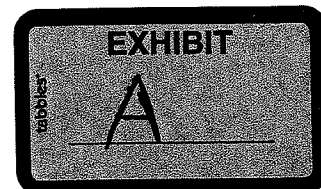
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AFFIDAVIT OF MIKE TRIMBLE

I, Mike Trimble, having been first duly sworn, state:

1. I am an Investigator for the Title Insurance Division of the Indiana Department of Insurance.
2. I checked the licensing status of CCS Settlement Services, LLC and Beverly Henry by searching their names in the SIRCON database and could locate no Indiana insurance producer license for any of the Respondents.
3. I have personally examined a HUD-1 Settlement Statement regarding an Indiana property that was prepared by Respondents and allocates commissions to Respondents.



I hereby declare, under the penalties of perjury, that the facts stated in this affidavit are personally known to me, and that they are true.

Mike Trimble
Mike Trimble

LINDA REYNOLDS
Notary Public

Signed and sworn to
before me on June 4, 2008.

Linda Reynolds

Notary Public

My Commission expires on 8-13-15.