

|                                |   |                               |
|--------------------------------|---|-------------------------------|
| STATE OF INDIANA               | ) | BEFORE THE INDIANA            |
|                                | ) | SS:                           |
| COUNTY OF MARION               | ) | COMMISSIONER OF INSURANCE     |
|                                | ) | CAUSE NO.: 6766-AG08-0416-013 |
| IN THE MATTER OF:              | ) |                               |
|                                | ) |                               |
| PLM TITLE COMPANY              | ) |                               |
| 1275 E. Butterfield Road, #110 | ) |                               |
| Wheaton, IL 60187              | ) |                               |
| Respondent/Producer            | ) |                               |
| License No. 2167170            | ) |                               |
|                                | ) |                               |
| PAMELA MARY WILLIAMS           | ) |                               |
| 7517 Grant Street              | ) |                               |
| Darien, IL 60561               | ) |                               |
| Respondent/Producer            | ) |                               |
| License Number 459359          | ) |                               |
|                                | ) |                               |
| Type of Action: Enforcement    | ) |                               |

**FILED**

APR 18 2008

STATE OF INDIANA  
DEPT. OF INSURANCE

**PETITION FOR EMERGENCY CEASE AND DESIST ORDER**

The Title Insurance Division of the Indiana Department of Insurance (hereafter “Department”), pursuant to Indiana Codes § 4-21.5-4, files its Petition for an Emergency Cease and Desist Order against PLM Title Company and Pamela Mary Williams (hereafter “Respondents”) and states:

1. PLM Title Company (“PLM Title”) is a non-resident licensed insurance producer in the business of selling title insurance and performing settlement and escrow services. PLM Title has a branch office in Merrillville, Indiana.
2. Pamela Mary Williams (“Williams”) is a non-resident licensed insurance producer engaged in the title insurance business. Williams is the President of PLM Title.
3. On or about February 28, 2008, Ken and Lois Braatz refinanced their house located at 10 Valerie Road, Portage, Indiana 46368.

4. The HUD-1 settlement statement prepared by Williams and PLM Title show a payoff to the Braatz's prior lender in the amount of \$415,041.90. As of the date of filing this document, the prior lender has not received a payoff on the Braatz's loan.

5. The Braatz's have been caused severe emotional and financial harm resulting from the conduct of Respondents.

6. Calls to PLM Title have not been answered or returned.

7. An emergency exists in that Respondent has misappropriated at least \$415,041.90 from its customers and has not been responsive to the Department's inquiries into the matter.

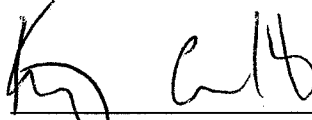
8. Under Indiana Code § 4-21.5-4-2(a) (1), the Commissioner may, in an emergency, issue orders without notice or an evidentiary proceeding. (Upon issuance of an emergency order, the Respondent may request a hearing as quickly as practicable under Indiana Code § 4-21.5-4-4.)

9. The Respondents must cease from engaging in the practice of insurance in the State of Indiana.

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

**(The Rest of this Page Left Blank Intentionally)**

Respectfully submitted,



Kathy Carr Hulbert, # 23529-49A  
Managing Attorney  
Title Insurance Division

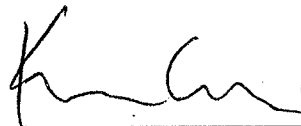
Indiana Department of Insurance  
311 West Washington Street  
Suite 300  
Indianapolis, IN 46204-2787  
(317)418-9660-telephone  
(317)232-5251-facsimile

**Certificate of Service**

I certify that a copy of the foregoing has been served upon the Respondent by  
United States First Class mail, postage prepaid, or personal service this 17th day of April,  
2008.

PLM TITLE COMPANY  
1275 E. Butterfield Road, #110  
Wheaton, IL 60187

PAMELA MARY WILLIAMS  
7517 Grant Street  
Darien, IL 60561



Kathy Hulbert, 23529-49A

Indiana Department of Insurance  
311 West Washington, Suite 300  
Indianapolis, IN 46204-2787

STATE OF INDIANA )  
 )  
COUNTY OF MARION )  
 )  
IN THE MATTER OF: )  
 )  
PLM TITLE COMPANY )  
1275 E. Butterfield Road, #110 )  
Wheaton, IL 60187 )  
Respondent/Producer )  
License No. 2167170 )  
 )  
PAMELA MARY WILLIAMS )  
7517 Grant Street )  
Darien, IL 60561 )  
Respondent/Producer )  
License Number 459359 )  
 )  
Type of Action: Enforcement )

BEFORE THE INDIANA  
SS:  
COMMISSIONER OF INSURANCE  
CAUSE NO.: 6766-AG08-0416-013

**FILED**

APR 18 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 business of insurance in Indiana under Indiana Code §27-1.
2. PLM Title Company ("PLM Title") is a non-resident licensed insurance producer in the business of selling title insurance and performing settlement and escrow services. PLM Title has a branch office in Merrillville, Indiana.
3. Pamela Mary Williams ("Williams") is a non-resident licensed insurance producer engaged in the title insurance business. Williams is the President of PLM Title.

4. Respondents have misappropriated at least \$414, 041.90 from Indiana consumers.

**Conclusions of Law**

5. An emergency exists in that the Respondents continue to engage in the practice of insurance in the State of Indiana.

6. 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:

Without notice or an evidentiary proceeding, by any authorized individual or panel of individuals. . . .”

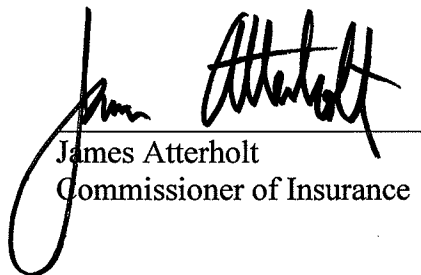
**(The Rest of This Page Intentionally Left Blank)**

**ORDER**

It is, therefore, ORDERED, that Respondent, PLM Title Company and Pamela Mary Williams, must CEASE AND DESIST from engaging in the business of insurance in the State 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 its 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:

Kathy Hulbert, Managing Attorney  
Title Insurance Division  
Indiana Department of Insurance  
311 W. Washington St., Suite 300  
Indianapolis, IN 46402

PLM TITLE COMPANY  
1275 E. Butterfield Road, #110  
Wheaton, IL 60187

PAMELA MARY WILLIAMS  
7517 Grant Street  
Darien, IL 60561