



Dated December 7, 1999.

/s/ Scott J. Cromie  
Scott J. Cromie  
President  
American Home Shield of Nevada, Inc.

**FINAL ORDER**

The Director adopts, and incorporates herein by this reference, the Facts, Ultimate Facts, Conclusions and Action in the above Stipulation as the Findings of Fact, Ultimate Findings of Fact, Conclusions of Law and Order, respectively, of this Final Order.

Dated December 21, 1999.

/s/ Michael Greenfield  
Michael Greenfield  
Director  
Department of Consumer and Business Services

**CERTIFICATE OF SERVICE**

I certify that on December 21, 1999 I served the above Stipulation and Final Order by mailing a copy thereof in a sealed envelope, with first class postage prepaid, to the party named therein.

/s/ Michael Greenfield  
Mitchel D. Curzon  
Administrative Law Specialist  
Insurance Division