

STATE OF OREGON
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
DIVISION OF FINANCIAL REGULATION

In the Matter of:

Case No. INS-16-0279

NORTHWEST TITLE, LLC, dba Nextitle,
Applicant.

ORDER TO CEASE AND DESIST,
FINAL ORDER TO ISSUE LICENSE,
FINAL ORDER ASSESSING CIVIL
PENALTY AND CONSENT TO
ENTRY OF ORDER

The Director of the Department of Consumer and Business Services for the State of Oregon (“Director”), acting in accordance with Oregon Revised Statutes (“ORS”) chapters 731, 732, 733, 734, 735, 737, 742, 743, 743A, 744, 746, 748 and 750 (“Insurance Code”) and specifically ORS 744.074, has conducted an investigation into the resident insurance producer license renewal application of Northwest Title, LLC, dba Nextitle, registered in Oregon as a foreign limited liability company (“Applicant”).

Whereas Applicant neither admits nor denies the allegations in this Order, but wishes to resolve and settle this matter with the Director.

Now, therefore, as evidenced by the signature(s) subscribed on this Order, Applicant hereby CONSENTS to entry of this Order.

FINDINGS OF FACT

The Director FINDS that:

1. Applicant applied for renewal of their resident insurance producer license (“License”) on or around May 16, 2016. Applicant’s national producer number is 6082082.
2. As part of the application process, Applicant completed and submitted to the

Division of Financial Regulation
Labor and Industries Building
350 Winter Street NE, Suite 410
Salem, OR 97301-3881
Telephone: (503) 378-4387



1 Division of Financial Regulation (“Division”) an application form indicating that they
2 had not been named or involved as a party in an administrative proceeding regarding any
3 professional or occupational license which had not been previously reported.

4 3. During review of the application, the Division learned that Applicant was
5 subject to administrative action, Order No. 15-0080, in Washington on or around April 7,
6 2015, which resulted in a \$5,000 fine.

7 4. After the application was filed, and the prior administrative action was
8 discovered and Applicant was notified of the same, Applicant admitted that its
9 Washington registered entity was the subject of that action and asserted that its response
10 on the application form was inadvertent based upon a misunderstanding of the question
11 posed and that it did not intend to provide information known to be false or misleading.

12
13 **CONCLUSIONS OF LAW**

14 The Director CONCLUDES that:

15 5. Accurate information about an applicant’s history of administrative action is
16 material to the Director’s decision whether to issue a License.

17 6. Applicant’s representation in their application that they had not been subject
18 to administrative action was incorrect, misleading, incomplete or materially untrue.

19 7. Under ORS 731.260, no person shall file with the Director any application
20 known to be false or misleading.

21 8. Under ORS 744.074(1)(a), the Director may refuse to issue an insurance
22 producer license and may take other actions authorized by the Insurance Code in lieu
23 thereof or in addition thereto, if an applicant provides incorrect, misleading, incomplete
24 or materially untrue information in the license application.

25 9. Under ORS 731.988(1) the Director may impose a civil penalty of up to
26 \$10,000 per violation upon a person who violates a provision of the Insurance Code.

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ORDERS

Now therefore, the Director issues the following Orders:

10. As authorized by ORS 731.252(1), the Director ORDERS Applicant to CEASE AND DESIST from violating any provision of the Insurance Code or the administrative rules promulgated thereunder.

11. Based upon the foregoing and in accordance with ORS 731.988(1), the Director ORDERS that a resident insurance producer license be issued to Applicant, subject to a CIVIL PENALTY of \$1,000 for providing incorrect, false or misleading information in a license application.

12. The CIVIL PENALTY assessed herein is due and payable at the time this Order is returned to the Division.

SO ORDERED this 5th day of August, 2016.

PATRICK M. ALLEN, Director
Department of Consumer and Business Services

/s/ David Tatman
David C. Tatman, Chief of Enforcement
Division of Financial Regulation

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CONSENT TO ENTRY OF ORDER

I, Erin Sheckler, state that I am an officer of Northwest Title, LLC and I am authorized to act on its behalf. I have read the foregoing Order, and I know and fully understand the contents hereof. I have been advised of the right to a hearing and of the right to be represented by counsel in this matter. Northwest Title, LLC voluntarily and without any force or duress consents to the entry of this Order expressly waiving any right to a hearing in this matter. Northwest Title, LLC understands that the Director reserves the right to take further actions to enforce this Order or to take appropriate action upon discovery of other violations of the Oregon Insurance Code. Northwest Title, LLC will fully comply with the terms and conditions stated herein.

Northwest Title, LLC further assures the Director that neither Northwest Title, LLC nor its officers, directors, employees, or agents will transact insurance in Oregon unless such activities are in full compliance with the Oregon Insurance Code. Northwest Title, LLC understands that this Consent Order is a public document.

Dated this 1st of August 2016.

/s/ Erin Sheckler
Signature

President
Office Held

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ENTITY ACKNOWLEDGMENT

There appeared before me this 1st day of Aug,
2016, Erin Sheckler, who was first duly sworn on oath, and
stated that he/she was and is an officer of Northwest Title, LLC and that he/she is
authorized and empowered to sign this Consent to Entry of Order on behalf of
Northwest Title, LLC and to bind Northwest Title, LLC to the terms hereof.

/s/ Cynde Lund
Notary Public for the State of: WA
My commission expires: 10-10-17

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