

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

In the Matter of:

Case No. INS-17-0112

GILLIAM COUNTY TITLE, INC.,

FINAL ORDER TO CEASE AND
DESIST, ENTERED BY DEFAULT

Respondent.

On September 5, 2017, the Director of the Department of Consumer and Business Services (“Director”), by and through the Division of Financial Regulation (“Division”), properly served an order to cease and desist from unlicensed activity in the state of Oregon GILLIAM COUNTY TITLE, INC. (“Gilliam”).

The Order offered Gilliam an opportunity for a hearing, if requested within 20 days. The Order further informed Gilliam that if a hearing was not conducted because Gilliam did not timely request a hearing or otherwise defaulted, then the designated portion of the Director’s file and all materials submitted by Gilliam in this case would automatically become part of the contested case record for the purpose of proving a *prima facie* case.

The Director did not receive from Gilliam a request for a hearing and did not conduct a hearing.

The Director finds that the record of this proceeding proves a *prima facie* case.

The Director makes the following Findings of Fact, Conclusions of Law, Orders, and Notice of Right to Judicial Appeal.

FINDINGS OF FACT

The Director FINDS that:

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





1 1. Gilliam has been registered with the Oregon Secretary of State Corporation
2 Division since February 5, 1998. The next renewal date is February 5, 2018.

3 2. Gilliam’s principal place of business is 10121 SE Sunnyside Rd, Suite 300,
4 Clackamas, Oregon 97015.

5 3. Gilliam is not licensed as an Oregon insurance producer.

6 4. Lowell C. Hallock (“Hallock”) is listed as the registered agent and the
7 President of Gilliam.

8 5. Hallock is not licensed as an Oregon insurance producer.

9 6. On July 26, 2017, the Division of Financial Regulation (“Division”) received
10 a telephone call from T.A., a Minneapolis, Minnesota resident. T.A. advised the Division
11 that his parents received title insurance solicitations from Gilliam in Oregon but could not
12 locate a producer license for the business.

13 7. Investigator Stephanie Noren (“Noren”) contacted Gilliam and spoke with
14 receptionist Aubrey. Noren asked Aubrey if she had reached Gilliam County Title, Inc.
15 and Aubrey replied “yes.”

16 8. Aubrey provided Noren with her manager’s electronic mail address. Noren
17 emailed William Ezra (“Ezra”) at ezra@gilliamtitle.com requesting licensing information
18 with a due date of July 31, 2017. Noren received a read receipt on the same day that she
19 sent the email.

20 9. Ezra is not licensed as an Oregon insurance producer.

21 10. Ezra has not replied to Noren’s inquiry.

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24
25 **CONCLUSIONS OF LAW**

26 The Director CONCLUDES that:

1 11. Under Oregon Revised Statutes (“ORS”) 744.053, a person may not sell,
2 solicit or negotiate insurance in this state unless the person is licensed as an insurance
3 producer. Gilliam is not licensed as an insurance producer in the state of Oregon.

4 12. Under ORS 731.252(1), whenever the Director has reason to believe that any
5 person has been engaged or is engaging or is about to engage in any violation of the
6 Insurance Code, the Director may issue an order to discontinue or desist from such
7 violation or threatened violation.

8 ORDER

9 Now therefore, the Director issues the following Orders:

10 13. As authorized by ORS 731.252(1), the Director ORDERS Gilliam to CEASE
11 AND DESIST from violating any provision of the ORS chapters 731, 732, 733, 734, 735,
12 737, 742, 743, 743A, 744, 746, 748 and 750, or the administrative rules promulgated
13 thereunder.

14
15 SO ORDERED this 28th day of September, 2017 in Salem,
16 Oregon.

17
18 JEAN STRAIGHT, Acting Director
19 Department of Consumer and Business Services

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

23 NOTICE OF RIGHT TO JUDICIAL APPEAL

24 You are entitled to judicial review of this order in accordance with ORS 183.482.
25 You may request judicial review by filing a petition with the Court of Appeals in Salem,
26 Oregon, within 60 days from the date this order is served.

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