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STATE OF MICHIGAN  
DEPARTMENT OF ENERGY, LABOR & ECONOMIC GROWTH  
OFFICE OF FINANCIAL AND INSURANCE REGULATION

OFIR/OGC

Before the Commissioner of the Office of Financial and Insurance Regulation

**In the Matter of:**

**Timothy Johnson**  
**System Id No. 0234743**

**Enforcement Case No. 09-7484**

**All State Title Agency LLC**  
**System Id No. 0082980**

**Respondents**

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Issued and entered  
on 6/9/10 2010  
by **Stephen R. Hilker**  
Chief Deputy Commissioner

**CONSENT ORDER AND STIPULATION**

**A. FINDINGS OF FACT AND CONCLUSIONS OF LAW**

It is alleged that the following statements are true and correct:

1. Timothy P. Johnson is a licensed resident insurance producer with qualifications and authority to transact business in the accident, health, life and title insurances lines. System ID No. 0234743. [REDACTED]
2. All State Title Agency, LLC, is a licensed resident agency insurance producer with qualifications and authority to transact business as a title insurance agency. System ID No. 208716718. [REDACTED] Timothy P. Johnson is the designated/responsible licensed producer pursuant to MCL 500.1205(2)(b).

3. On or about April 1, 2009, Stewart Title terminated its agency relationship with All State Title Agency, LLC.
4. Stewart Title based its termination on the fact that the Respondents had failed to file nearly 250 material documents related to mortgage transactions that included mortgages, quit claim deeds, warranty deeds, power of attorneys and discharges. Respondents dispute that they failed to file the documents.
5. On or about June 10, 2009, OFIR staff sent the Respondents via certified mail return receipt requested a letter demanding a response and opportunity to examine its books and records regarding the material documents that were not properly filed. The letter was not returned unclaimed and no response was received.
6. On or about July 16, 2009, OFIR staff sent the Respondents via certified mail return receipt requested a letter demanding a response and opportunity to examine its books and records regarding the material documents that were not properly filed. The letter was received as evidenced by the return receipt card, but no response was received.
7. On or about October 21, 2009, OFIR staff sent the Respondents via certified mail return receipt requested a letter demanding a response and opportunity to examine its books and records regarding the material documents that were not properly filed. The letter was received as evidenced by the return receipt card, but no response was received.
8. As licensed insurance producers, Respondents knew or should have known that the Code provides the commissioner with the authority to ascertain the business condition and practices of insurance producers by examining the accounts, records and documents and transactions of the producer and agency. MCL 500.249.
9. As licensed insurance producers, Respondents violated the Code when they failed to respond to a direct request for examination of such accounts, records, documents and transactions on June 10, July 16, 2009 and September 1, 2009.
10. Respondents violated the Code when they failed to respond to a direct request for examination of accounts, records, documents and transactions, contrary to MCL 500.249.

#### **B. ORDER**

Based on the findings of fact and conclusions of law above and Respondent's stipulation, it is ORDERED that:

1. Respondents shall immediately cease and desist from operating in such a manner as to violate Section 249.

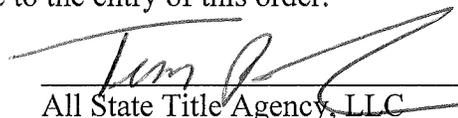
2. Respondent All State Title Agency, LLC's, agency insurance producer license number 0082980, and authority are hereby **REVOKED**.
3. Respondent Timothy Johnson's, insurance producer license number 0234743, and authority are hereby **REVOKED**.

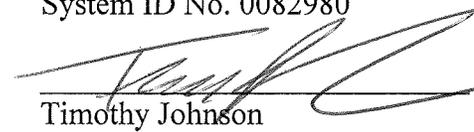
OFFICE OF FINANCIAL AND  
INSURANCE REGULATION

  
\_\_\_\_\_  
Stephen R. Hilker  
Chief Deputy Commissioner

**C. STIPULATION**

I have read and understand the consent order above. I agree that the Commissioner has jurisdiction and authority to issue this consent order pursuant to the Insurance Code. I waive the right to a hearing in this matter if this consent order is issued. I understand that this stipulation and consent order will be presented to the Commissioner for approval and the Commissioner may or may not issue this consent order. I waive any objection to the Commissioner deciding this case following a hearing in the event the consent order is not approved. [REDACTED] set forth in the above consent order and agree to the entry of this order.

  
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All State Title Agency, LLC  
BY: Timothy Johnson  
System ID No. 0082980

  
\_\_\_\_\_  
Timothy Johnson  
System ID No. 0234743

Dated: 6-1-10

The OFIR staff approves this stipulation and recommends that the Commissioner issue the above Consent Order.

  
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Elizabeth V. Bolden  
OFIR Staff Attorney

Dated: 6/8/2010