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FILED

OCT 31 2008

**Department of Insurance
State of Idaho**

Attorneys for Department of Insurance

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

In the Matter of:)
)
)
TITLEONE CORPORATION)
)
)
Producer License No. 77039)
_____)

Docket No. 18-2496-08

STIPULATION AND ORDER

STIPULATION

COMES NOW the Department of Insurance, State of Idaho (Department), by and through its counsel, Michael K. Naethe, Deputy Attorney General, and TitleOne Corporation (TitleOne), by and through Bo Davies, Vice-President and General Counsel, and hereby stipulate and agree as follows:

1. TitleOne is duly licensed as a title company by the State of Idaho, holding license 77039 and is therefore subject to the provisions of Title 41, Idaho Code, and to the Rules and Regulations of the Department of Insurance promulgated thereunder.

2. On or about June 29, 2008, TitleOne provided a door prize during the Hillsdale Estates and Star Ridge Estate Open House.
3. TitleOne admits the gift was a "prohibited thing of value" in violation of Idaho Code §§ 41-1314 and 41-2708(3) and IDAPA 18.01.56.
4. On or about October 14, 2008, TitleOne agreed to pay an administrative penalty of One Thousand Five Hundred Dollars (\$1,500).
5. On or about October 14, 2008, the Department received Check #22276 payable to the Department in an amount equal to the aforementioned administrative penalty.
6. TitleOne agrees to provide training to all marketing personnel on Rule 18.01.56, of which the Department will monitor.
7. The Department shall forego administrative action to impose additional penalties for any violations of Title 41, Idaho Code, and the Rules and Regulations of the Department of Insurance promulgated thereunder in regard to the Hillsdale Estates and Star Ridge Estate Open House door prizes.
8. The parties agree that the terms of this Stipulation are appropriate and proper under the circumstances referenced herein, and that they have entered into this Stipulation knowingly, voluntarily, and with full knowledge of any rights they may be waiving thereby. Additionally, the parties hereby waive the right to seek reconsideration and judicial review of the attached order.

DEPARTMENT OF INSURANCE
STATE OF IDAHO



By: DALE FREEMAN
Senior Financial Examiner

Dated this 31st day of October 2008.

Michael K. Naethe Dated this 31st day of October 2008.
By: MICHAEL K. NAETHE
Deputy Attorney General

TITLEONE CORPORATION

Bo Davies Dated this 31st day of October 2008.
By: BO DAVIES
Vice-President and General Counsel

ORDER

IT APPEARING FROM THE FOREGOING THAT GOOD CAUSE EXISTS, IT IS
HEREBY ORDERED that the foregoing Stipulation of the parties is adopted and accepted in full
and made a part of this Order, effective as of the date executed by the Director.

DATED and EFFECTIVE this 31st day of October 2008.

William W. Deal
WILLIAM W. DEAL
Director

CERTIFICATE OF SERVICE

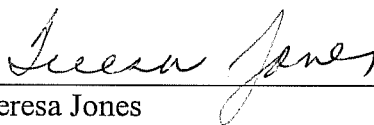
I HEREBY CERTIFY that I have on this 31st day of October 2008, caused a true and correct copy of the foregoing document to be served upon the following by the designated means:

Bo Davies
Vice-President and General Counsel
TitleOne Corporation
1101 W. River St., Suite 201
Boise, ID 83702

- first class mail
- certified mail
- hand delivery
- via facsimile

Michael K. Naethe
Deputy Attorney General
700 W. State Street, 3rd Floor
P.O. Box 83720
Boise, ID 83720 – 0043

- first class mail
- certified mail
- hand delivery
- via facsimile



Teresa Jones
Teresa Jones
Assistant to the Director