



2. The Department received notice from Kevin A. Sachs, senior counsel for Title Resource Group, that Teresa Wright was terminated for cause from Mercury Title, LLC for misrepresenting to the agency that she is a licensed title insurance agent, and Mr. Sachs provided a copy of the résumé Respondent submitted to Mercury Title, LLC, which stated that she presently holds an Arkansas title insurance agent license.

3. Respondent was properly served with Notice of the hearing on September 9, 2014, and she did not appear at the hearing.

### **CONCLUSIONS OF LAW**

From the Findings of Fact contained herein, the Commissioner concludes as follows:

4. The Commissioner has jurisdiction over the parties and the subject matter pursuant to Arkansas Code Annotated §§ 23-61-103 and 23-103-401, *et. seq.*

5. No person may transact title insurance business without being properly licensed and appointed. Ark. Code Ann. § 23-103-403.

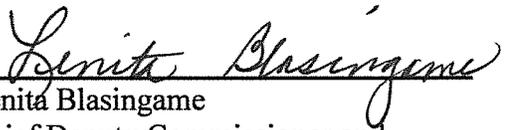
6. It is a violation of the Arkansas Trade Practices Act for a person to make any material false statement, representation or pretense for the purpose of obtaining insurance business. Ark. Code Ann. § 23-66-302.

7. Upon sufficient grounds or evidence that a person has engaged in or is about to engage in any act or practice that violates an insurance law, rule, or order of this state, the Commissioner may order the person to cease and desist from the act or practice. Ark. Code Ann. § 23-61-103(f).

### **RECOMMENDATION OF HEARING OFFICER**

WHEREFORE, the Department presented sufficient evidence at the hearing on September 9, 2012 that Respondent is holding or has held herself out to be a licensed title insurance agent, and she used the false representation to obtain a position at Mercury Title, LLC.

Respondent is in violation Arkansas Code Annotated §§ 23-103-403 and 23-66-302, as well as A.I.D. Order No. 2012-398 revoking her title insurance agent license, and it is my recommendation that she be ordered to cease and desist engaging or attempting to engage in the business of insurance and falsely representing that she is a licensed title insurance agent.

  
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Lenita Blasingame  
Chief Deputy Commissioner and  
Hearing Officer

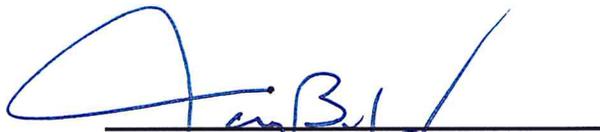
**CERTIFICATION**

I, Jay Bradford, Insurance Commissioner for the State of Arkansas, do hereby certify that the above and foregoing matter was conducted by Lenita Blasingame, Chief Deputy Commissioner and Hearing Officer, by and under my authority and supervision. I hereby adopt the Hearing Officer's Recommendation in full, as set forth herein.

**IT IS HEREBY ORDERED** that:

Respondent cease and desist engaging or attempting to engage in the business of insurance and falsely representing that she is a licensed title insurance agent.

**IT IS SO ORDERED THIS** 30<sup>th</sup> **day of September, 2014.**

  
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JAY BRADFORD  
INSURANCE COMMISSIONER  
STATE OF ARKANSAS