

**Escrow Commission  
Enforcement Unit Quarterly Report  
April 1, 2009 through June 30, 2009**

<b>Complaints</b>	<b>Qtr</b>	<b>2008</b>	<b>All Ind Qtr</b>
Received in period	22	127	546
Closed in period	32	112	681
Open as of 9/30/09	40	n/a	905

**Enforcement Actions**

**Statement of Charges** (issued in period) 1 **Qtr –All Ind**  
**Data Search Inc:** 06/03/2009 [C-09-033-09-SC01] During an examination of MorEquity, the Exam Unit discovered unlicensed escrow activity by Data Search Inc. The charges seek these sanctions:  
 o Fine of \$10,000  
 o Investigation fee of \$750

**CCSA: 3**  
**CLA: 16**  
**EARA: 4**  
**UMSA: 1**  
**MBPA: 43**

**Final Order** (issued in period) 1

**Lender Services Direct, Inc; Gekko, Joseph:** 05/19/09 [S-06-019-09-FO01] During an examination of Best Rate Funding, a consumer loan company, the Exam Unit discovered unlicensed escrow activity by Lender Services Direct, Inc. The charges seek these sanctions:

- Ban from industry for 5 years
- Fine of \$45,100
- Investigation fee of \$1,625

**Consent Order** (issued in period) 2

**DRI Title & Escrow:** 04/07/2009 [C-06-135-09-CO01] During an examination of Amerifirst Home Improvement Finance Company, the Exam Unit discovered unlicensed escrow activity by DRI Title & Escrow. This company is not licensed with DFI, nor registered with the Sec State, nor listed as an authorized insurance company in the OIC database. The settlement resulted in these terms:

- Prohibition from industry for 5 years
- Fine of \$500
- Investigation fee of \$1,200

**Lydia Jean Easter:** 4/28/2009 [C-07-511-09-CO01]

- In at least five escrow transactions, Lydia Easter and Omni directly or indirectly employed a scheme, device, or artifice to defraud or mislead lenders. The settlement resulted in these terms:
  - o Denial of Lydia Jean Easter’s application for an Escrow Officer’s license
  - o Admission of Facts and Conclusions of Law
  - o Prohibition from industry for a period of 15 years
  - o Not apply for a license for 15 years
  - o Declaration of Financial Condition
  - o Confession of Judgment for the investigation fee of \$2,812.50
  - o Cooperation with any other proceedings