

**STATE OF ILLINOIS  
DEPARTMENT OF FINANCIAL & PROFESSIONAL REGULATION  
DIVISION OF FINANCIAL INSTITUTIONS**

In the Matter of: )  
Corey Rybka ) 19TI104  
)

To: Corey Rybka  
7112 W. 96<sup>th</sup> Street  
Oak Lawn, IL 60453

**ORDER TO CEASE AND DESIST**

The DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION, DIVISION OF FINANCIAL INSTITUTIONS ("Department"), having conducted an investigation of the activities of Corey Rybka ("Rybka") pursuant to its authority under Section 21 of the Title Insurance Act, 215 ILCS 155/1 to /25 ("Act"), and Section 10-65 of the Illinois Administrative Act, 5 ILCS 100/1-1 to /15-10 ("APA"), hereby issues this **Order to Cease and Desist** ("Order") for violations of the Act.

**STATUTORY PROVISIONS**

1. Section 24 of the Act states in relevant part:

Referral fee; penalty. Except as permitted by this Act or by federal law, regulations or opinion letters, no person shall pay or accept, directly or indirectly, any commission, discount, referral fee or other consideration as inducement or compensation for the referral of title business or for the referral of any escrow or other service from a title insurance company, independent escrowee or title insurance agent.

Any violation of this Section 24 is a Class A misdemeanor.

2. Section 21(a)(5) states:

(a) The Secretary may refuse to grant, and may suspend or revoke, any certificate of authority, registration, or license issued pursuant to this Act or may impose a fine for a violation of this Act if he determines that the holder of or applicant for such certificate, registration or license:

5) has paid any commission, discount or any part of its premiums, fees or other charges to any person in violation of any State or federal law or regulations or

opinion letters issued under the federal Real Estate Settlement Procedure Act of 1974.

3. Section 21(h) of the Act states, in relevant part:

The Secretary may issue a cease and desist order to a title insurance company, agent, or other entity doing business without the required license or registration, when in the opinion of the Secretary, the company, agent, or other entity is violating or is about to violate any provision of this Act or any law or of any rule or condition imposed in writing by the Department.

The Secretary may issue the cease and desist order without notice and before a hearing.

4. Section 23(a) of the Act provides:

(a) Any violation of any of the provisions of this Act and, beginning January 1, 2013, any violation of any of the provisions of Article 3 of the Residential Real Property Disclosure Act shall constitute a business offense and shall subject the party violating the same to a penalty of \$1000 for each offense.

5. Section 2607(a) of the Real Estate Settlement Procedures Act (RESPA) provides:

No person shall give, and no person shall accept any fee, kickback, or thing of value pursuant to any agreement or understanding, oral or otherwise that business incident to or a part of a real estate settlement service involving a federally related mortgage loan shall be referred to any person.

#### **FACTUAL FINDINGS**

6. Rybka is a registered title agent under the Act. See Group Exhibit A
7. On or about February 28, 2019 the Department became aware that Rybka advertises a ‘flat rate fee’ for \$99 in legal fees to handle a sellers’ residential real estate transaction. See Exhibit B, attached hereto and made a part of this Order.
8. The advertisement notes that she will waive the fee to “first responders, patrol/firemen or veteran I will waive my fee completely.” See Exhibit B.

**LEGAL FINDINGS**


9. Based on the foregoing, the Department finds that Rybka discounts fees to obtain title business in violation of Sections 21(a)(5) and 24 of the Title Insurance Act and Section 2607(a) of RESPA.

**NOW THEREFORE IT IS HEREBY ORDERED:**

1. Rybka cease and desist, pursuant to Section 21(h) of the Act from offering discounted fees to obtain title business in violation of Sections 21(a)(5) and 24 of the Title Insurance Act and Section 2607(a) of RESPA.
2. Rybka is ordered to produce documents to the Department, consisting of any and all real estate closing activity for Illinois residents, where your attorney fees were discounted from June 1, 2018 to February 28, 2019 by **April 22, 2019**.
3. That Rybka pay a penalty of \$1,000 for each offense.

Pursuant to Section 21.2(a) of the Act, service by mail shall be deemed complete when the Order is deposited as registered or certified mail in the post office, postage paid, addressed to the last known address specified in the application for the certificate of authority to do business or certificate of registration of the holder or registrant. Pursuant to Section 21(d) of the Act, Diamond may request, in writing, a hearing on the Order within 30 days of the date of service.

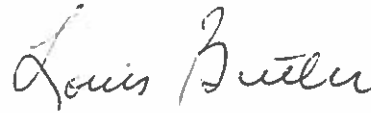
ORDERED THIS 21 DAY OF March, 2019.

  
Francisco Menchaca, Director  
Illinois Department of Financial and Professional Regulation  
Division of Financial Institutions

**CERTIFICATE OF SERVICE**

I, Louis Butler, Deputy General Counsel of the Illinois Department of Financial and Professional Regulation, hereby certify that on March 21, 2019, I caused a true copy of the foregoing Order to Cease and Desist to be served on the party named below, by causing the same to be sent via certified mail (certified mail receipt #70131710000132550695) to the following:

Corey Rybka  
7112 W. 96<sup>th</sup> Street  
Oak Lawn, IL 60453



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Louis Butler

**Supervisors for Corey Rybka**

Board : Title Insurance  
Status : Active  
Contact Name : Chicago Title Insurance Company  
Credential #: TU.0000004(ACTIVE)

Main Address : Chicago Title Insurance Company  
601 Riverside Avenue  
Jacksonville, FL 32204

Approved Date :  
Inactive Date :  
Complete Date :  
Expiration Date :  
Received Date :  
Start Date : 01/27/2009  
Change Date :  
Supervisor Report  
Received Date :

Recommend : N  
Comments : Address Change processed on 9-16-14;Service Company CTI  
Board : Title Insurance  
Status : Active  
Contact Name : Fidelity National Title Insurance Company  
Credential #: TU.0000013(ACTIVE)

Main Address : Fidelity National Title Insurance Company  
601 Riverside Avenue  
Suite 201  
Jacksonville, FL 32204

Approved Date :  
Inactive Date :  
Complete Date :  
Expiration Date :  
Received Date :  
Start Date : 02/21/2007  
Change Date :  
Supervisor Report  
Received Date :

Recommend : N  
Comments : Change of address 7/30/2007.; Service Company Barrister;[Address Change processed on 9-17-14 formerly 19240 S. 83rd Avenue, Hickory Hills, IL-scv]

Board : Title Insurance  
Status : Active  
Contact Name : First American Title Insurance Company  
Credential #: TU.0000008(ACTIVE)

Main Address : First American Title Insurance Company  
1 First American Way  
P.O. Box 267  
Santa Ana, CA 92707

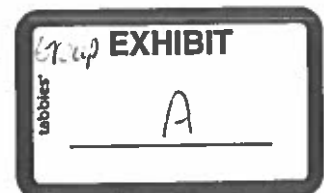
Approved Date :  
Inactive Date :  
Complete Date :  
Expiration Date :  
Received Date : 12/19/2018  
Start Date : 12/19/2018  
Change Date :  
Supervisor Report  
Received Date :

Recommend : N  
Comments :  
Board : Title Insurance  
Status : Active  
Contact Name : WFG National Title Insurance Company  
Credential #: TU.0000036(ACTIVE)

Main Address : WFG National Title Insurance Company  
2711 Middleburg Drive, Suite 206  
Columbia, SC 29204

Approved Date :  
Inactive Date :  
Complete Date :  
Expiration Date :  
Received Date : 12/19/2018  
Start Date : 12/19/2018  
Change Date :  
Supervisor Report  
Received Date :

Recommend : N  
Comments :  
Board : Title Insurance  
Status : Inactive



**Contact Name :** Commonwealth Land Title Insurance Company  
**Credential #:** TU.0000006(ACTIVE)

**Main Address :** Commonwealth Land Title Insurance Company  
601 Riverside Avenue  
Jacksonville, FL 32204

**Approved Date :**  
**Inactive Date :** 01/01/2000  
**Complete Date :**  
**Expiration Date :**

**Received Date :**  
**Start Date :** 01/19/2007  
**Change Date :**  
**Supervisor Report**  
**Received Date :**

**Recommend :** N  
**Comments :** Change of address 7/30/2007. Terminated, ARA, 2-16-2011.



Dear Neighbor-

I would like to take this opportunity to introduce myself. I have been in practice 12+ years with my primary area of practice in real estate. I've been a member of our community for 40 years, am a Rotarian, and truly believe the best way to give back is by utilizing local business. I would therefore like to extend a \$99.00 flat rate fee to individuals selling their homes in the area. If you are a first responder, patrol/firemen or veteran, I will waive my fee completely.

Please know that exceptional customer service is my #1 priority. As a solo practitioner, I am the one handling your file and resolving any issues personally. I keep you informed throughout the transaction, am easily attainable, and easy to talk to.

Please know I am happy to be of service to you so do not hesitate to contact me regarding concerns with respects to your sale.

I am enclosing an informative bulletin that includes some of the issues that may arise in your transaction. It always helps to anticipate.

Much continued success with your sale!

Sincerely,

Corey Rybka

The Law Office of Corey Rybka

