

OF MINNESOTA
DEPARTMENT OF COMMERCE
COMMISSIONER OF COMMERCE

In the Matter of Dale C. Dodge, Jr.,
and Verity Title & Abstract

**FINDINGS OF FACT,
CONCLUSIONS OF LAW,
AND ORDER**

OAH Docket No. 2-1004-17534-2

The above-entitled matter originally came on for a prehearing conference before Administrative Law Judge Raymond R. Krause of the Office of Administrative Hearings on November 2, 2006, with Assistant Attorney General Michael J. Tostengard appearing on behalf of the Minnesota Department of Commerce. There was no appearance by or on behalf of Respondent Dale C. Dodge, Jr. and Verity Title & Abstract. The Administrative Law Judge's Findings of Fact, Conclusions, and Recommendation were issued November 8, 2006. In accordance with Minn. Stat. § 45.024 (2006), Commissioner of Commerce Glenn Wilson delegated the authority to issue a final order in this matter to Deputy Commissioner of Commerce Kevin M. Murphy. By letter dated November 14, 2006, Deputy Commissioner Murphy informed the parties of their right to file exceptions and argument with the Commissioner regarding the Administrative Law Judge's Findings of Fact, Conclusions and Recommendation. The Department's argument was filed by letter dated November 22, 2006, and the record closed on December 4, 2006.

Based upon all the facts, records and proceedings herein, the Commissioner makes the following:

FINDINGS OF FACT

1. The Commissioner adopts in their entirety and incorporates as his own all of the Findings of Fact contained in the Administrative Law Judge's Report.

2. Any Finding of Fact herein, which should more properly be deemed a Conclusion of Law, is hereby adopted as such.

Based upon the foregoing Findings of Fact, the Commissioner makes the following:

CONCLUSIONS OF LAW

1. The Commissioner adopts and incorporates herein by reference all of the Conclusions contained in the Administrative Law Judge's Report.

2. Any Conclusion of Law herein, which should more properly be deemed a Finding of Fact, is hereby adopted as such.

3. This Order is in the public interest.

ORDER

NOW, THEREFORE, IT IS HEREBY ORDERED that Respondent Dale C. Dodge, Jr.'s insurance agent license, the title insurance agency license of Verity Title & Abstract and the notary commission of Dale C. Dodge, Jr. are hereby REVOKED.

IT IS FURTHER ORDERED that Respondent shall pay to the State of Minnesota a civil penalty of \$500,000. Pursuant to Minn. Stat. § 16D.17(1) (2006), Respondent is notified that this shall become a final civil penalty order unless Respondent requests a hearing from the Department on the civil penalty within 30 days. Respondent is further notified that when the

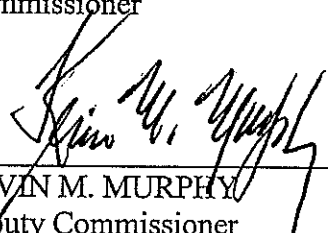
civil penalty order becomes final, the Commissioner of Commerce may file and enforce the civil penalty in the same manner as a district court judgment against Respondent without further notice or additional proceedings. Minn. Stat. § 16D.17(2) (2006).

Dated: _____

3/1/07

GLENN WILSON
Commissioner

By: _____


KEVIN M. MURPHY
Deputy Commissioner
Financial Examinations Division

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