

**UNITED STATES OF AMERICA  
CONSUMER FINANCIAL PROTECTION BUREAU**

**Administrative Proceeding  
File No. 2014-CFPB-0006**

**In the matter of:**

**Stonebridge Title Services, Inc.**

**STIPULATION AND CONSENT  
TO THE ISSUANCE OF  
A CONSENT ORDER**

The Consumer Financial Protection Bureau (Bureau) intends to initiate an administrative proceeding against Stonebridge Title Services, Inc. and its owners, Bruce Dostal and Cesare Stefanelli (collectively, Respondents), pursuant to 12 U.S.C. §§ 5563 and 5565, and Section 8 of RESPA, 12 U.S.C. § 2607(d) for their violation of Section 8 of the Real Estate Settlement Procedures Act, 12 U.S.C. § 2607, and its implementing regulation, Regulation X, 12 C.P.R. § 1024.14 (formerly codified at 24 C.P.R. § 3500.14) (collectively, RESPA).

Respondents, in the interest of compliance and resolution of the matter, and without admitting or denying any wrongdoing, consent to the issuance of the Consent Order substantially in the form of the one to which this Stipulation and Consent to the Issuance of a Consent Order is attached (Consent Order), and which is incorporated herein by reference.

In consideration of the above premises, Respondents agree to the following:

**JURISDICTION**

1. The Bureau has jurisdiction over this matter pursuant to Sections 1053 and 1055 of the Consumer Financial Protection Act (CFPA), 12 U.S.C. §§ 5563, 5565.

**CONSENT**

2. Respondents agree to the issuance of the Consent Order, without admitting or denying any of the findings of fact or conclusions of law, except that Respondents admit the facts necessary to establish the Bureau's jurisdiction over Respondents and the subject matter of this action.

3. Respondents agree that the Consent Order shall be deemed an "order issued with the consent of the person concerned" under 12 U.S.C. § 5563(b)(4), and agree that the Consent Order shall become a final order, effective upon issuance, and shall be fully enforceable by the Bureau under the CFPB, 12 U.S.C. §§ 5563(d)(1) and 5565.

4. Respondents enter into this Stipulation and Consent to the Issuance of a Consent Order voluntarily.

5. The Consent Order resolves only the violations asserted against the Respondents in this administrative proceeding. Respondents acknowledge that no promise or representation has been made by the Bureau or employee, agent, or representative of the Bureau, with regard to any criminal liability or civil liability outside of this action that may have arisen or may arise from the facts underlying this action or immunity from any such criminal liability.

6. Respondents agree that the facts set forth in Section IV of the Consent Order shall be taken as true and be given collateral estoppel effect, without further proof, in any proceeding before the Bureau based on the entry of the Consent Order, or in any subsequent civil litigation by the Bureau to enforce the Consent Order or its rights to any payment or monetary judgment under the Consent Order, such as a non-dischargeability complaint in any bankruptcy case.

7. The terms and provisions of this Stipulation and the Order shall be binding upon, and inure to the benefit of, the parties hereto and their successors-in-interest. Nothing in this Stipulation or the Consent Order, expressly or impliedly, shall give to any person or entity, other

than the parties hereto, and their successors hereunder, any benefit or any legal or equitable right, remedy, or claim under this Stipulation or the Consent Order.

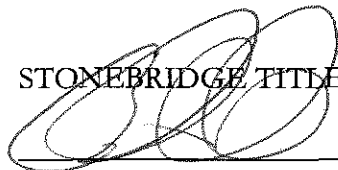
8. Respondents agree that the Bureau may present the Consent Order to the Bureau Director for signature and entry without further notice.

#### WAIVERS

9. Respondents, by consenting to this Stipulation, hereby waive:
- a. Any right to service of the Consent Order, and agrees that issuance of the Consent Order will constitute notice to the Respondents of its terms and conditions;
  - b. Any objection to the jurisdiction of the Bureau, including, without limitation, under section 1053 of the Dodd-Frank Act and any objection based on the relevant statute of limitations;
  - c. The rights to all hearings under the statutory provisions under which the proceeding is to be or has been instituted; the filing of proposed findings of fact and conclusions of law; proceedings before, and a recommended decision by, a hearing officer; all post-hearing procedures; and any other procedural right available under 12 U.S.C. § 5563 or 12 CFR Part 1081;
  - d. The right to seek any administrative or judicial review of the Consent Order;
  - e. Any claim for fees, costs or expenses against the Bureau, or any of its agents or employees, and any other governmental entity, related in any way to this enforcement matter or the Consent Order, whether arising under common law or under the terms of any statute, including, but not limited to the Equal Access to Justice Act and the Small Business Regulatory Enforcement Fairness Act of 1996; for these purposes, Respondents agree that Respondents are not the prevailing party in this action because the parties have reached a good faith settlement;

- f. Any other right to challenge or contest the validity of the Consent Order;
- g. Such provision of the Bureau's rules or other requirements of law as may be construed to prevent any Bureau employee from participating in the preparation of, or advising the Director as to, any order, opinion, finding of fact, or conclusion of law to be entered in connection with this Stipulation or the Consent Order; and
- h. Any right to claim bias or prejudice by the Director based on the consideration of or discussions concerning settlement of all or any part of the proceeding.

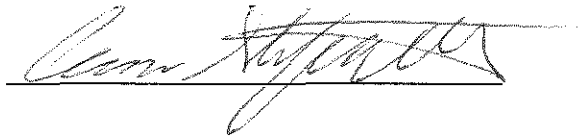
STONEBRIDGE TITLE SERVICES, INC. BY:



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6/5/14

Date



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6/5/14

Date

BRUCE DOSTAL




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6/5/14

Date

CESARE STEFANELLI



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6/5/14

Date