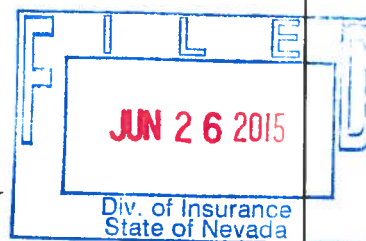


STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
DIVISION OF INSURANCE



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2
3
4 IN THE MATTER OF

CAUSE NOS. 15.0060
15.0061
15.0062
15.0063
15.0064
15.0095

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8 **CERTIFIED WARRANTIES**
9 **CORPORATION and DAVID SCOTT**
10 **WILLER**

CEASE AND DESIST ORDER

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12
13 **Respondents.**

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16 The State of Nevada, Department of Business and Industry, Division of Insurance
17 (“Division”) sends greetings to:

18 Certified Warranties Corp.
19 One Lincoln Center
20 18 West 140 Butterfield Road, #15
21 Oakbrook Terrace, IL 60181

22 David Scott Willer
23 Principal at Certified Warranties Corp.
24 345 Danbury Dr.
25 Naperville, IL 60565

26 Tom Makedonski, Esq.
27 Bankruptcy Attorney for David Scott Willer and Certified Warranties Corp.
28 5057 North Harlem
Chicago, IL 60656

Tom Makedonski, Esq.
Bankruptcy Attorney for David Scott Willer and Certified Warranties Corp.
720 Plainfield Road
Chicago, IL 60656

It is unlawful for corporations and/or persons to provide, issue, sell, or offer for sale, service contracts within the state of Nevada without first obtaining a certificate of registration pursuant to chapter 690C of the Nevada Revised Statutes (“NRS”). See NRS 690C.150. Moreover, the Commissioner of Insurance (“Commissioner”) has exclusive jurisdiction to regulate, enforce, or effect full compliance with regard to the insurance laws of the state of

1 Nevada, including chapter 690C of the NRS. See NRS 679B.120, NRS 679B.130, and Title 57
2 of the NRS.

3 The Division has received and verified information that Certified Warranties Corp.
4 and/or David Scott Willer (collectively referred herein as “Certified Warranties and Willer”)
5 have issued, sold, offered for sale, and/or is currently selling service contracts in the state of
6 Nevada without first obtaining a certificate of registration to do so in violation of NRS
7 690C.150 and Title 57 of the NRS. Records obtained by the Division indicate there were at
8 least 97 contracts sold to Nevada residents, of which 33 have reported some type of
9 outstanding claim. The Division has received 6 independent consumer complaints from
10 Nevada residents. These consumer complaints reported that Certified Warranties and Willer
11 failed to pay claims, failed to pay for services provided by third party vendors, and failed to
12 provide service or respond to telephone and/or e-mail communication. On October 22, 2014,
13 the Illinois Department of Insurance (home state of Certified Warranties and Willer) issued a
14 “Consumer Alert” warning consumers not to conduct business with Certified Warranties
15 (Attached as Exhibit A). The information the Division received and verified, through
16 investigation, is evidenced by consumer complaints to the Division, documentary evidence, the
17 Certified Warranties web site, and direct contact with bankruptcy attorney for Certified
18 Warranties and Willer.

19 NOW, THEREFORE, CERTIFIED WARRANTIES AND WILLER ARE HEREBY
20 ORDERED TO IMMEDIATELY CEASE AND DESIST from providing, issuing, selling, or
21 offering for sale, service contracts within the state of Nevada without first obtaining a
22 certificate of registration pursuant to NRS 690C.150, chapter 690C of the NRS, and Title 57 of
23 the NRS.

24 FURTHER, CERTIFIED WARRANTIES AND WILLER ARE HEREBY PLACED
25 ON NOTICE that the Commissioner may, after notice and opportunity to be heard, impose an
26 administrative fine of not more than \$500 for each act or violation of the provisions of chapter
27 696C of the NRS or any regulation adopted pursuant to chapter 690C of the NRS, not to
28 exceed \$10,000 for violations of a similar nature pursuant to NRS 690C.330.

1 FURTHER, CERTIFIED WARRANTIES AND WILLER SHALL ADMINISTER the
2 remaining Nevada service contracts, shall work with the Division to resolve consumer
3 complaints, and immediately provide documents related to insolvency and/or bankruptcy to the
4 Division.

5 FURTHER, CERTIFIED WARRANTIES AND WILLER shall immediately place a
6 disclaimer and/or disclosure on its internet web site, marketing materials, and though oral and
7 written communication, that Certified Warranties' service contract products and services are
8 not available for persons or corporations in the state of Nevada.

9 FURTHER, CERTIFIED WARRANTIES AND WILLER ARE NOTIFIED that, if
10 Certified Warranties or Willer have information that will alter this Cease and Desist Order, or
11 have any questions regarding this matter, they may contact Ted Bader, Senior Investigator,
12 1818 East College Parkway, Suite 103, Carson City, Nevada 89706 and/or telephone number
13 (775) 687-0711.

14 SO ORDERED this 26th day of June, 2015.

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17 SCOTT J. KIPPER
18 Commissioner of Insurance
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PAT QUINN
Governor
ANDREW BORON
Director

NEWS

Illinois Department of Insurance

FOR IMMEDIATE RELEASE:
Wednesday, October 22, 2014

CONTACT: Kimberly Parker
312-814-1577
Kimberly.Parker@illinois.gov

CONSUMER ALERT

Dept of Insurance Warns Consumers Not to Conduct Business with Certified Warranties Corporation

CHICAGO – October 22, 2014. The Illinois Department of Insurance (DOI) is alerting consumers that an unlicensed company doing business in Illinois as CERTIFIED WARRANTIES CORPORATION, with addresses in Lombard and Oakbrook Terrace has been issuing, selling or offering for sale home warranty service contracts in violation of the financial and registration requirements of the Service Contract Act (215 ILCS 152/1 et seq.). The company's website now claims that "CERTIFIED WARRANTIES CORPORATION HAS SUFFERED FINANCIAL DIFFICULTIES AND HAS FILED BANKRUPTCY."

Illinois consumers are advised not to purchase service contracts from Certified Warranties Corporation. Illinois consumers who have existing contracts and/or complaints involving Certified Warranties Corporation should contact:

Andrew Noyes
Illinois Department of Insurance
320 West Washington
Springfield, Illinois 62767
217-782-4515
Andy.Noyes@Illinois.gov

Non-Illinois residents who have contracts with Certified Warranties Corporation should contact their state Insurance Department.

More Information

The Department's mission is to protect consumers by providing assistance and information, by efficiently regulating the insurance industry's market behavior and financial solvency, and by fostering a competitive insurance marketplace. The Illinois Department of Insurance assists consumers with all insurance complaints, including health, auto, life, and homeowner. Consumers in need of information or assistance should visit the Department's web site at insurance.illinois.gov or call our toll-free hotline at (866) 445-5364.

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EXHIBIT A
PAGE 1 OF 1

1 **CERTIFICATE OF MAILING**

2 I hereby certify that I have this day served the **CEASE AND DESIST ORDER,**
3 **CAUSE NOS. 15.0060, 15.0061, 15.0062, 15.0063, 15.0064, and 15.0095,** by mailing a true
4 and correct copy thereof, properly addressed with postage prepaid, certified mail return receipt
5 requested, to:

6 Certified Warranties Corp.
7 One Lincoln Center
8 18 West 140 Butterfield Road, #15
9 Oakbrook Terrace, IL 60181
10 CERTIFIED MAIL NO. 7012 2920 0001 8639 2947

11 David Scott Willer
12 Principal at Certified Warranties Corp.
13 345 Danbury Drive
14 Naperville, IL 60565
15 CERTIFIED MAIL NO. 7012 2920 0001 8639 2954

16 Tom Makedonski, Esq.
17 Bankruptcy Attorney for David Scott Willer and Certified Warranties Corp.
18 5057 North Harlem
19 Chicago, IL 60656
20 CERTIFIED MAIL NO. 7012 2920 0001 8639 2961

21 Tom Makedonski, Esq.
22 Bankruptcy Attorney for David Scott Willer and Certified Warranties Corp.
23 720 Plainfield Road
24 Chicago, IL 60656
25 CERTIFIED MAIL NO. 7012 2920 0001 8639 2978

26 and, a copy of the foregoing document was sent via electronic transmission to:

27 Richard Yien
28 Deputy Attorney General
Attorney General's Office
E-MAIL: ryien@ag.nv.gov

Earl McDowell
Deputy Commissioner
Nevada Division of Insurance
E-MAIL: emcdowell@doi.nv.gov

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Ted Bader
Senior Investigator, Legal Section
Nevada Division of Insurance
E-MAIL: tbader@doi.nv.gov

DATED this 29th day of June, 2015.



Employee of the State of Nevada
Department of Business and Industry
Division of Insurance