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DEPT. OF INSURANCE,  
FINANCIAL INSTITUTIONS &  
PROFESSIONAL REGISTRATION



DEPARTMENT OF INSURANCE, FINANCIAL  
INSTITUTIONS AND PROFESSIONAL REGISTRATION

P.O. Box 690, Jefferson City, Mo. 65102-0690

IN RE: FIRST STATE TITLE SERVICES, LLC  
P. O. BOX 18  
CARUTHERSVILLE, MO 63830

TRACKING ID# 242496

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by First State Title Services, LLC ("First State") and the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration, as follows:

WHEREAS, John M. Huff, is the duly appointed Director of the Department of Insurance, Financial Institutions and Professional Registration, State of Missouri (hereinafter, "Director" of the "Department"), whose duties, pursuant to Chapters 374 and 375, RSMo, include the supervision and regulation of the business of insurance;

WHEREAS, the Consumer Affairs Division of the Department is charged with investigating producers and companies engaged in the business of insurance pursuant to Sections 374.085 and 374.190, RSMo and is authorized by the Director to recommend enforcement action under the laws relating to insurance;

WHEREAS, First State, is a business entity producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning First State materially aiding William Edward Reeves ("Reeves") to violate Chapter 381 when Reeves signed title insurance policies on behalf of First State underwritten by Agents National Title Insurance Company ("Agents") between October 12, 2014 to November 19, 2014 without a valid insurance producer license, which is a violation of Section 381.045.1, RSMo (Supp. 2013), and subjects First State to enforcement action by the Director;

WHEREAS, First State has been informed of its right to counsel and of its right to contest any attempt by the Department to refuse to issue its insurance producer license, and states that it understands its rights to contest any such actions;

AND WHEREAS, First State acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Consumer Affairs Division based on an additional violation of the insurance laws or regulations by First State, in which action the Director or the Consumer Affairs Division alleges that the violations described herein form part of a course of conduct, a business practice, or other such series of similar violations, or that future violations by First State are committed knowingly, intentionally or in conscious disregard of the law, in that First State materially aided William Edward Reeves ("Reeves") to violate Chapter 381 when Reeves signed title insurance policies on behalf of First State underwritten by Agents National Title Insurance Company ("Agents") between October 12, 2014 to November 19, 2014 without a valid insurance producer license in violation of Section 381.045.1, RSMo (Supp. 2013).

NOW, THEREFORE, in lieu of any recommendation or initiation by the Consumer Affairs Division of any action based on the violations cited in this Agreement, and after being afforded the opportunity to consult legal counsel, First State does hereby voluntarily and knowingly surrender and forfeit the sum of one thousand dollars (\$1,000.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

First State shall submit this sum to the Department by cashier's check or money order made payable to the State School Moneys Fund no later than June 9, 2015.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by First State, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing First State's admissions contained in this Agreement as evidence that the acts described herein form part of a course of conduct, a business practice, or other such series of similar violations, or for purposes of showing that such later alleged acts are committed knowingly, intentionally or in conscious disregard of the law.

DATED: June 5, 2015

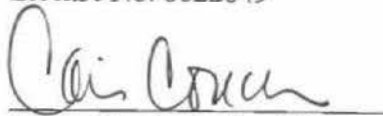
  
First State Title Services, LLC

By:

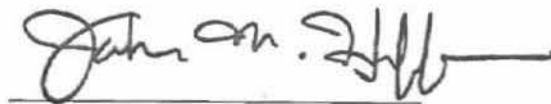
Its:

License No. 8022849

DATED: 6/11/15

  
Carrie Couch, Acting Director  
Consumer Affairs Division

DATED: 6/12/15

  
John M. Huff, Director  
Department of Insurance, Financial  
Institutions and Professional Registration

Return original to:  
Investigator Name  
Missouri Department of Insurance,  
Financial Institutions and Professional Registration  
PO Box 4001  
Jefferson City, MO 65102