

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

IN RE: SECURED TITLE OF KANSAS CITY, LLC

534 S. KANSAS AVE. STE 250

TOPEKA, KS 66603

TRACKING ID 204990

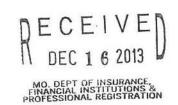
VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Secured Title of Kansas City, LLC ("Secured") 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, 375 and 381, 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, Secured currently holds an active license as a business entity producer with



the Department, pursuant to Chapters 375 and 381, RSMo;

WHEREAS, the Consumer Affairs Division's investigation has revealed between March, 2012 and the date of this Agreement Secured employed Gary Dewayne Stevens ("Stevens"), to examine title in preparation of title commitments, a task that requires a license pursuant to Section 381.115.2, RSMo (Supp. 2012);

- 2. It is unlawful for any person to transact business as:
- (2) A title agent, unless the person is a licensed individual producer under subsection 1 of section 375.015 or is exempt from licensure under subsection 3 of this section;

in which, Secured aided Stevens' violation of Section 381.115.1, RSMo (Supp. 2012),

 It is unlawful for any person to transact the business of title insurance unless authorized as a title insurer, title agency or title agent;

subjecting Secured to enforcement action by the Director;

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

AND WHEREAS, Secured 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 any additional violation of the insurance laws or regulations by Secured 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 Secured are committed knowingly, intentionally or in conscious disregard of the law, that it allowed an unlicensed individual to conduct title insurance business;

NOW, THEREFORE, in lieu of any recommendation or initiation by the Consumer Affairs Division of any action based on the violation(s) cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Secured 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. (Supp. 2012)

Secured 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 December 15, 2013.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Secured nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Secured'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.

Secured Title of Kansas City, LLC BY: BRADW YOUTS

Its: President Dicense No. 8079425

Matt Barton, Director Consumer Affairs Division

Department of Insurance, Financial Institutions

and Professional Registration

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