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BEFORE THE DEPARTMENT OF
INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
STATE OF MISSOURI

IN THE MATTER OF:	)	
	)	
LC TITLE COMPANY, LLC	)	
DBA LEWIS & CLARK TITLE	)	
COMPANY, LLC	)	
	)	**Case No. 06 - 1103325C**
	)	
Respondent.	)	

CONSENT ORDER

DOUGLAS M. OMMEN, Director of the Department of Insurance, Financial Institutions and Professional Registration, with the consent of LC Title Company, LLC d/b/a Lewis & Clark Title Company, LLC, and the Consumer Affairs Division, issues the following stipulations, conclusions of law, and order:

Parties

1. Douglas M. Ommen is the Director of the Department of Insurance, Financial Institutions, and Professional Registration ("Director"). The Director has the duty to administer Chapters 374, 375, and 381, RSMo, which includes the supervision, regulation, and discipline of title insurers, their agencies, and agents licensed to operate and conduct business in the state of Missouri.

2. The Consumer Affairs Division of the Department of Insurance, Financial Institutions, and Professional Registration ("Consumer Affairs Division") has the duty of conducting investigations of insurance companies, agents and agencies under the insurance laws of this state and has been authorized by the Director to initiate this action before the Director to enforce the insurance laws of this state.

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MO. DEPT OF INSURANCE,
FINANCIAL INSTITUTIONS &
PROFESSIONAL REGISTRATION

3. LC Title Company, LLC d/b/a Lewis & Clark Title Company, LLC ("Lewis & Clark") is a title agency licensed to conduct title insurance business in Missouri (License Number AG 8013080).

Stipulations

4. On or about November 29, 2006, Tamara W. Kopp (f/k/a Tamara A. Wallace), counsel on behalf of the Consumer Affairs Division filed a Statement of Charges and a proposed Order to Cease and Desist with the Director, the terms of which are incorporated herein by reference.

5. On or about November 29 2006, the Director issued a Show Cause Order directing Lewis & Clark to show cause why a Cease and Desist Order should not be issued.

6. On or about November 30, 2006, Lewis & Clark requested a hearing on the matter.

7. On or about January 25, 2007, Lewis and Clark, by and through its counsel, Brad Goss, filed its Answer to the Show Cause Order, the terms of which Answer are incorporated herein by reference.

8. Lewis & Clark, the Department, and the Consumer Affairs Division desire to settle the allegations and matters raised by the Consumer Affairs Division.

9. Lewis & Clark, the Department, and the Consumer Affairs Division consent to the issuance of this Consent Order.

10. Lewis & Clark, as a matter of settlement and to buy its peace without the admission of fault or liability, waives the right to a hearing to contest the terms and conditions of this order, to seek judicial review thereof and has stipulated and agreed to the issuance of this order without further proceedings in this matter, agreeing to be fully bound by the terms and conditions specified herein.

11. In consideration of Lewis and Clark's consent to this Consent Order, the Consumer Affairs Division agrees to dismiss with prejudice its Statement and Proposed Order filed with the Director and the Director agrees to dismiss with prejudice the Show Cause Order directing Lewis & Clark to show cause why a Cease and Desist Order should not be issued.

12. In consideration of Lewis and Clark's consent to this Consent Order, the Department and the Consumer Affairs Division waive, release, and remit Lewis and Clark, its directors, officers, investors, lenders, employees, agents, representatives, subsidiaries, affiliates, successors and assigns from any civil or administrative claim, sanction, or remedy, direct or indirect, that the Department or the Consumer Affairs Division have for or relating to any mater underlying this Consent Order.

Conclusions of Law

13. The Consumer Affairs Division is authorized to settle this matter and the Director is authorized to issue this Consent Order in the public interest pursuant to § 374.046, RSMo (Supp. 2007) and § 374.280, RSMo (2000).

14. This Consent Order shall not constitute an admission of wrongdoing, liability, or legal fault on the part of Lewis and Clark for any conduct underlying this Consent Order, nor shall it be construed as an admission that any person acted wrongfully, unjustifiably, or otherwise, the same being expressly denied by Lewis and Clark.

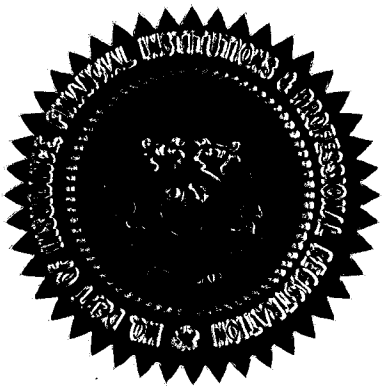
15. This Consent Order is effective when signed and sealed by the Director.

AFFIRMATIVE DUTIES

IT IS NOW, THEREFORE, ORDERED that LC Title Company, LLC d/b/a Lewis & Clark Title Company comply with the terms of Sections 381.011 to 381.412 RSMo, known as the "Missouri Title Insurance Act", including validly adopted regulations promulgated by the Department pursuant to the Missouri Title Insurance Act.

IT IS NOT, THEREFORE, ORDERED THAT LC Title Company, LLC d/b/a Lewis & Clark Title Company pay the amount of two thousand four hundred dollars ($2,400.00) as authorized by § 374.046, RSMo (Supp. 2007), payable to the Insurance Dedicated Fund as reimbursement of costs associated with the investigation of this matter. Such payment shall be due within ten (10) business days of the effective date of this Consent Order and payable by money order or cashier's check. If Lewis & Clark fails to make the payment under the terms of this provision, the Department may pursue additional legal remedies to enforce this Consent Order and collect the unpaid balance of this Consent Order. All payments ordered above shall be delivered to the Department of Insurance, Financial Institutions and Professional Registration, Attention Tamara W. Kopp, Senior Enforcement Counsel, P.O. Box 690, Jefferson City, Missouri 65102. Any correspondence and/ or checks shall reference the above cited case number.

SO ORDERED, SIGNED AND OFFICIAL SEAL AFFIXED THIS 24th DAY OF March, 2008.



Douglas Ommen, Director
Department of Insurance, Financial Institutions &
Professional Registration

CONSENT AND WAIVER OF HEARING

The undersigned persons understand and acknowledge that LC Title Company, LLC d/b/a Lewis & Clark Title Company, LLC has the right to a hearing, but that LC Title Company, LLC d/b/a Lewis & Clark Title Company, LLC has waived the hearing and consented to the issuance of this Agreement.

3-18-08

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Date

3-11-2008

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