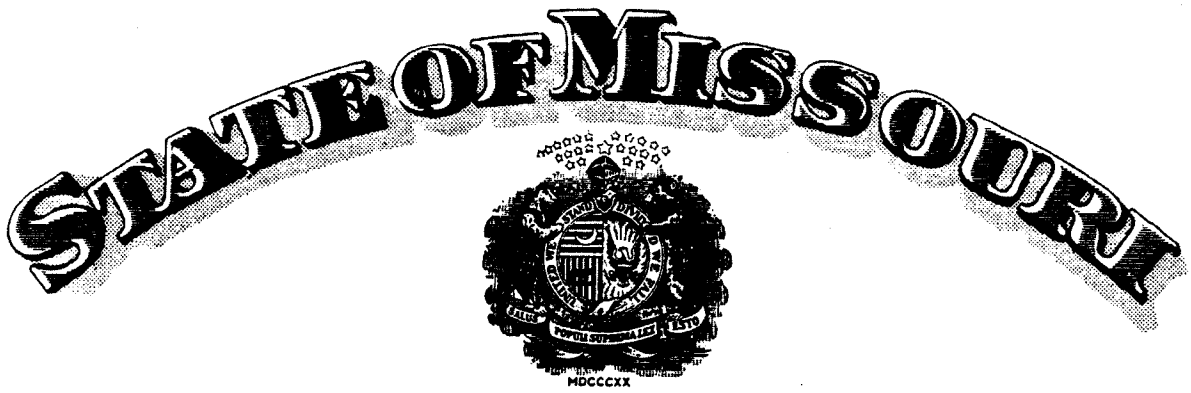


DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

In the Matter of:	)	
	)	**AHC Case No. 07-0426 DI**
	)	**DIFP Case No. 07-0122068C**
NORVEL E. BROWN	)	
&	)	
MISSISSIPPI VALLEY TITLE, INC.	)	

FINDINGS OF FACT, CONCLUSIONS OF LAW AND ORDER OF DISCIPLINE

DOUGLAS M. OMMEN, Director of the Missouri Department of Insurance, Financial Institutions, and Professional Registration, hereby makes the following Findings of Fact, Conclusions of Law, and Order.

Findings of Fact

1. Douglas M. Ommen is the duly appointed Director of the Missouri Department of Insurance, Financial Institutions, and Professional Registration (hereinafter, "Director") whose duties, pursuant to Chapter 375, RSMo, include supervision, regulation and discipline of insurance producers and business entity producers.

2. The Missouri Department of Insurance, Financial Institutions and Professional

Registration ("the department") issued Norvel E. Brown ("Respondent Brown") an insurance producer license which is currently inactive because it expired on March 6, 2006 and was not renewed. (License Number PR178939).

3. The department issued Mississippi Valley Title, Inc. ("Respondent MVT") a business entity producer license. (License Number AG8008760). Such license is currently inactive because it expired on May 13, 2005 and was not renewed. Respondent MVT is a corporation registered with the Missouri Secretary of State (Charter Number 00467492). At all times relevant to the above styled case, Respondent Brown was Respondent MVT's registered agent and company President.

4. On March 26, 2007 the department filed a complaint against Respondents with the Administrative Hearing Commission seeking cause to discipline Respondents' respective insurance licenses. A copy of the complaint (Case No. 07-0426 DI) was served on Respondents via certified mail. In the complaint, the department sought cause to discipline Respondents' licenses under §§ 375.141.1(6), 374.755.1(6), and 375.141.1(8), RSMo (Supp. 2006). Respondents received and reviewed a copy of the Complaint filed with the AHC. On August 2, 2007, the department dismissed Count II of the Complaint.

5. On August 20, 2007, the Director and Respondents filed a Stipulation of Facts and Consent to Finding Cause for Discipline and Waiver of Hearing with the Administrative Hearing Commission. Respondents waived the departmental disciplinary hearing as part of said Stipulation.

6. On August 21, 2007, the Administrative Hearing Commission issued its Consent Order, incorporating the facts from the Stipulation, concluding that Respondents' insurance licenses are subject to discipline pursuant to § 375.141.1(8), RSMo (Supp. 2006) and certified the record of its proceeding to the Director pursuant to § 621.110, RSMo (2000).

7. The Director hereby adopts and incorporates the Administrative Hearing Commission's Consent Order dated August 21, 2007 referenced herein and does hereby find in accordance with the same.

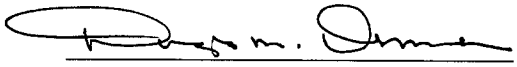
Conclusions of Law

8. Pursuant to sections 375.141 and 621.110, RSMo, the Director has the discretion to discipline Respondents' insurance licenses, including revocation of such licenses.

ORDER

Based on the Administrative Hearing Commission record, the Department of Insurance, Financial Institutions, and Professional Registration record and the Stipulation between the parties, the insurance producer license of Norvel E. Brown and business entity producer license of Mississippi Valley Title, Inc. are hereby REVOKED.

SO ORDERED, SIGNED AND OFFICIAL SEAL AFFIXED THIS 27th DAY OF August, 2007.



DOUGLAS M. OMMEN, Director
Missouri Department of Insurance,
Financial Institutions & Professional
Registration