STATE OF MISSOURI

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

RECEIVED
APR 30 2015
DEPT OF INSURANCE, FINANCIAL INSTITUTIONS & PROFESSIONAL REGISTRATION

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

IN RE: ANN ELIZABETH PATTON
411 N. 7TH STREET
BOWLING GREEN, MO 63334

TRACKING ID# 240214

RECEIVED
MAY 01 2015
MO. DEPT OF INSURANCE, FINANCIAL INSTITUTIONS & PROFESSIONAL REGISTRATION

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Ann Elizabeth Patton ("Patton") 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, Patton applied for renewal of an individual producer license with the Department, pursuant to Chapters 375 and 381, RSMo;

WHEREAS, the Consumer Affairs Division's investigation has revealed that Patton performed title searches in contemplation of the issuance of a title insurance policy from January 1, 2009 to February 23, 2015, a task which requires a valid producer license, in violation of Section 381.115.1 and 2(2), RSMo (Supp. 2013), subjecting Patton to enforcement action by the Director;

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

AND WHEREAS, Patton 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 Patton 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 Patton are committed knowingly, intentionally or in conscious disregard of the law, that she performed title searches in contemplation of the issuance of a title insurance policy from January 1, 2009 to February 23, 2015, in violation of Section 381.115.1 and 2(2), 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, Patton does hereby voluntarily and knowingly surrender and forfeit the sum of seven hundred fifty dollars ($750.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo (Supp. 2013)

Patton 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 May 1, 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 Patton, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Patton'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: 4-25-15

Ann Elizabeth Patton
License No.0 0322710

DATED: 5/1/15

Carrie Couch, Acting Director
Consumer Affairs Division

DATED: 5/5/15

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

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

RECEIVED
APR 30 2015
MO. DEPT. OF INSURANCE, FINANCIAL INSTITUTIONS & PROFESSIONAL REGISTRATION