STATE OF MISSOURI

MDCCCXX

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

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JUL 08 2014
DEPT OF INSURANCE, FINANCIAL INSTITUTIONS & PROFESSIONAL REGISTRATION

IN RE: BROOK NATASHA LANGENHORST TRACKING ID 213635
15 ROSEWOOD LANE
AVISTON, IL 62216

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Brook Natasha Langenhorst ("Langenhorst") 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, Langenhorst is licensed as a producer with the Department, pursuant to Chapters 375 and 381, RSMo;

WHEREAS, the Consumer Affairs Division's investigation has revealed that Langenhorst failed to administer the transaction according to written instructions, failed to properly identify owner of the property and disclose encumbrance on the title commitment, in violation of Sections 381.022.2 (2) and 381.071.1(2) and .2, RSMo, respectively, subjecting Langenhorst to enforcement action by the Director;

WHEREAS, Langenhorst 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, Langenhorst 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 Langenhorst 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 Langenhorst are committed knowingly, intentionally or in conscious disregard of the law, in that she failed administer the transaction according to written instructions and properly identify owner of the property and show encumbrance on the title commitment, in violation of Sections 381.022.2(2) and 381.071.1(2) and .2, RSMo, respectively.

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, Langenhorst does hereby voluntarily and knowingly surrender and forfeit the sum of Two Hundred Fifty dollars ($250.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Langenhorst 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 July 7, 2014.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Langenhorst, nothing in this Agreement shall preclude

the Director or the Consumer Affairs Division from introducing Langenhorst'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: 7/7/2014

Brook Natasha Langenhorst
License No. 0362572

DATED: 7/9/14

Carrie Couch, Acting Director
Consumer Affairs Division

DATED: 7.18.14

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

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