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DEPT. OF INSURANCE, FINANCIAL INSTITUTIONS & PROFESSIONAL REGISTRATION

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

IN RE:
Buffalo Land Title, LLC
2250 E. 73rd Street Suite 451
Tulsa, OK 74136

Re: Our File 102124
Your File 57819

VOLUNTARY FORFEITURE

It is hereby agreed by Buffalo Land Title, LLC and the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration, as follows:

WHEREAS, John Huff is the duly appointed Director of the Department of Insurance, Financial Institutions and Professional Registration, State of Missouri (hereinafter, Director) 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 of Insurance, Financial Institutions and Professional Registration is charged with investigating producers and companies engaged in the business of insurance pursuant to Section 374.085, RSMo and is authorized by the Director to recommend enforcement action

under the laws relating to insurance;

WHEREAS, Buffalo Land Title, LLC is licensed as an insurance producer by the Department of Insurance, Financial Institutions and Professional Registration, pursuant to Chapters 374, 375 and 381, RSMo;

WHEREAS, the investigation has revealed in this file Buffalo Land Title, LLC:

1._–Provided an inaccurate fee disclosure statement, a violation of 20 CSR 500-7.050 (1) and (2) (A),
2. –Charged a document preparation fee inconsistent with the holding of *In Re First Escrow* 840 S. W. 2d 839, and
3. –Provided a seller a closing protection letter which did not include protection for sellers within its terms, demonstrating lack of competence in business, a ground for discipline under Section 375.141.1 (8) RSMo, Supp. 2009).subjecting it to enforcement action by the Director;

WHEREAS, Buffalo Land Title, LLC has been informed of the nature of its violations, of its right to counsel and of its right to contest any attempt by the Department of Insurance, Financial Institutions and Professional Registration, to discipline its insurance producer license, or to recover whatever penalties or other monetary relief as may be provided for by statute, and states that it understands its rights to contest any such actions;

NOW, THEREFORE, in lieu of the institution by the Department of Insurance, Financial Institutions and Professional Registration of any action to revoke or suspend the insurance producer license of Buffalo Land Title, LLC or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, Buffalo Land Title, LLC, does hereby voluntarily and knowingly surrender and forfeit the sum of one thousand two hundred fifty dollars ($1,250.00), such sum to be paid into the Missouri State School Fund pursuant to

Sections 374.046 and 374.280, RSMo.

Buffalo Land Title, LLC shall submit this sum to the Department of Insurance, Financial Institutions and Professional Registration, by cashier's check or money order made payable to the Missouri State School Fund no later than October 18, 2010.

DATED: 10-12-10

Buffalo Land Title, LLC

Eva Kelley

By: Eva Kelley
Its: President

DATED: 10-15-2010

Angela L Nelson

ANGELA L. NELSON, Division Director
Consumer Affairs Division

DATED: 10-27-10

JOHN M. HUFF, Director
Missouri Department of Insurance, Financial Institutions and Professional Registration

Return to:
Department of Insurance
Kathleen E. Jolly
P O Box 4001
Jefferson City, MO 65102