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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: CLEAR TITLE GROUP, LLC
1795 CLARKSON RD., STE. 310
CHESTERFIELD, MO 63017

TRACKING ID 271352

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Clear Title Group, LLC ("Clear") 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, Clear currently holds an active license as a business entity producer with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning Clear's failure to timely file the Annual Financial Interest Report and Affiliated Arrangement Report that were due March 31, 2016, which is a violation of Sections 381.029.3 and 381.029.4, RSMo (Supp. 2013) and Missouri regulation 20 CSR 500-7.070 and subjects Clear to enforcement action by the Director;

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

AND WHEREAS, Clear 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 Clear, 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 Clear are committed knowingly, intentionally or in conscious disregard of the law, that it failed to timely file the Annual Financial Interest Report and Affiliated Arrangement Report that were due March 31, 2016, which is a violation of Sections 381.029.3 and 381.029.4, RSMo (Supp. 2013) and Missouri regulation 20 CSR 500-7.070.

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, Clear 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.

Clear 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, 2016.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Clear, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Clear'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: 6/28/16

Clear Title Group, LLC
By: Joseph J. Radetic
Its: President
License No. 8025505

DATED: 7/7/16

Carrie Couch, Director
Consumer Affairs Division

DATED: 7/8/16

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