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MAR 12 2015  
DEPARTMENT 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: EQUITY LAND TITLE, LLC  
250 SOUTH AUSTRALIAN AVENUE,  
SUITE 702  
WEST PALM BEACH, FL 33401

TRACKING ID# 225663

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VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Equity Land Title, LLC (“Equity”) 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 and 375, 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, Equity has applied to renew a business entity insurance producer

license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning Equity's failure to disclose the enforcement action from the state of Nevada on the renewal business entity insurance producer license application, which is a violation of Section 374.210.1(1), RSMo (Non. Cum. Supp. 2014); Equity failed to report the enforcement action to the Director, which is a violation of Section 375.141.6, RSMo (Supp. 2013), and Equity aided employees to violate Chapter 381, and subjects Equity to enforcement action by the Director;

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

AND WHEREAS, Equity, 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 an additional violation of the insurance laws or regulations by Equity, 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 Equity are committed knowingly, intentionally or in conscious disregard of the law, that its failure to disclose the enforcement action from the state of Nevada on the business entity renewal application and that such conduct violated Section 374.210.1(1), RSMo (Non. Cum. Supp. 2014); Equity failed to report the enforcement action to the Director pursuant to Section 375.141.6, RSMo (Supp. 2013) and Equity aided employees to violate Chapter 381;

NOW, THEREFORE, in lieu of any recommendation or initiation by the Consumer Affairs Division of any action based on the violation cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Equity does hereby voluntarily and knowingly surrender and forfeit the sum of one thousand five hundred dollars (\$1,500.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Equity 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 February 23, 2015.

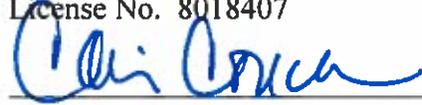
The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Equity, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Equity's admissions contained in this Agreement 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: March 4, 2015

  
Equity Land Title, LLC  
By: MICHAEL E. MARDER  
Its:  
License No. 8018407

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DATED: 3/18/15

  
Carrie Couch, Acting Director  
Consumer Affairs Division

DATED: 3.25.15

  
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

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