STATE OF MISSOURI

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

IN RE: FIDELITY TITLE AGENCY
OF SPRINGFIELD, INC.
1368 A. EAST KINGSLEY
SPRINGFIELD, MO 65804

TRACKING ID# 222094

RECEIVED
DEC 05 2014
MO. DEPT OF INSURANCE, FINANCIAL INSTITUTIONS & PROFESSIONAL REGISTRATION

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Fidelity Title Agency of Springfield, Inc., ("Fidelity") 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, Fidelity is licensed as a business entity producer with the Department, pursuant to Chapters 375 and 381, RSMo;

WHEREAS, the Consumer Affairs Division's investigation has revealed that Fidelity failed to administer a transaction according to written instructions, used escrow funds for purposes other than the terms of written instructions and failed to make a corresponding deposit prior to disbursing funds, in violation of Sections 381.022.2(2); 381.022.3(3) and 381.412.2, RSMo (Supp. 2013) respectively, subjecting Fidelity to enforcement action by the Director;

WHEREAS, Fidelity 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, Fidelity 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 violations of the insurance laws or regulations by Fidelity in which action the Director of 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 Fidelity are committed knowingly, intentionally or in conscious disregard of the law, in that it failed to administer the transaction according to written instructions, used escrow funds for purposes other than the terms of written instructions and failed to make corresponding deposits prior to disbursing funds, in violation of Sections 381.022.2(2); 381.022.3(3) and 381.412.2, RSMo (Supp. 2013), 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, Fidelity 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.

Fidelity 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 December 5, 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 Fidelity, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Fidelity'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: 12/3/14

Fidelity Title Agency of Springfield, Inc.
By: Rob Clinkenbeard
Its: Manager
License No. 8005203

DATED: 12/5/14

Carrie Couch, Acting Director
Consumer Affairs Division

DATED: 12.10.14

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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