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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: GUARANTEE SERVICES, LLC
DBA GUARANTEE TITLE SEARCH
15 N. MAIN CROSS
BOWLING GREEN, MO 63334

TRACKING ID 240214

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Guarantee Services, LLC dba Guarantee Title Search ("Guarantee") 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, Guarantee has applied to renew a business entity producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning Guarantee holding itself out to the public as business entity producer and providing title searches from April 22, 2008 to February 23, 2015, a task which requires a valid business entity producer licenses, which is a violation of Section 381.115.1 and 2 (1), RSMo (Supp. 2013), and subjects Guarantee to enforcement action by the Director;

WHEREAS, Guarantee 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, Guarantee 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 Guarantee, 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 Guarantee are committed knowingly, intentionally or in conscious disregard of the law, in that it held itself out the public as a licensed business entity producer and providing title searches used in contemplation of a title insurance policy from April 22, 2008 to February 23, 2015, requiring a valid business entity producer license and that such conduct violated Section 381.115.1 and 2 (1), RSMo (Supp. 2013);

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, Guarantee does hereby voluntarily and knowingly surrender and forfeit the sum of seven hundred fifty dollars ($750.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Guarantee 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 May 1, 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 Guarantee, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Guarantee'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: 4-25-15

Guarantee Services, LLC dba
Guarantee Title Search
By: Ann Elizabeth Patton
Its: Owner
License No. 8021289

DATED: 5/1/15

Carrie Couch, Acting Director
Consumer Affairs Division

DATED: 5/5/15

John M. Huff, Director
Department of Insurance, Financial
Institutions and Professional Registration

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Return original to:
Investigator Name
Missouri Department of Insurance,
Financial Institutions and Professional Registration
PO Box 4001
Jefferson City, MO 65102