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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: INTEGRITY LAND TITLE COMPANY INC.
222 S. CENTRAL STE 105
CLAYTON, MO 63105

TRACKING ID 195748

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Integrity Land Title Company Inc. ("Integrity") 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 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, Integrity is licensed as a business entity insurance producer by the Department of Insurance, Financial Institutions and Professional Registration, pursuant to Chapters 374, 375 and 381, RSMo;

WHEREAS, an investigation has revealed that Integrity transacted the business of title insurance through an employee, without an active license as a title insurance producer, who did tasks including searching and determining insurability, in violation of Sections 375.014.1 and 381.115.3 (3) and (5), RSMo (Supp. 2013), grounds for discipline pursuant to Section 375.141.1 (2), RSMo (Supp. 2013); and subjecting Integrity to enforcement action by the Director;

WHEREAS, Integrity 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 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;

AND WHEREAS, Integrity 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 Integrity, 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 Integrity are committed knowingly, intentionally or in conscious disregard of the law, that it transacted the business of title insurance through an employee, without an active license as a title insurance producer, who did tasks including searching and determining insurability and that such conduct violated Sections 375.014.1 and 381.115.3(3) and (5), 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, Integrity does hereby voluntarily and knowingly surrender and forfeit the sum of five hundred dollars ($500.00) such sum to be paid into the Missouri State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Integrity 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 Moneys Fund no later than **January 31, 2014**.

The parties agree that, should the Director or the Division in the future allege any additional violation of the insurance laws or regulations by Integrity, nothing in this agreement shall preclude the Director or the Consumer Affairs Division from introducing Integrity'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 were committed knowingly, intentionally or in conscious disregard of the law.

DATED: 1/30/14

President
Integrity Land Title Company
Producer No. 8008713
By: Bruce Bartlett
Its: President

DATED: 2.11.14

MATT BARTON, Director
Consumer Affairs Division

DATED: 5-5-14

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

Return to:
Department of Insurance, Financial Institutions
and Professional Registration
Kathleen E. Jolly
P O Box 4001
Jefferson City, MO 65102