DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

IN RE: Jon Dalton
111 E Broadway Ste. 100
Columbia, MO 65203-4208

TRACKING ID 187373

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Jon Dalton 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, Jon Dalton ("Mr. Dalton") currently holds an active license as a title insurance producer with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning Mr. Dalton's violations of the following insurance laws by the acts described:

1. Section 381.071.1 (2), RSMo which prohibits issuance of title insurance policies unless the agent determined insurability in accordance with sound underwriting practices, by:
    a. Failing to search all names in the chain of title;
    b. Failing to date the order down before closing;
2. 20 CSR 500-7.200 (3) (A) by failing to verify in writing the source of title evidence used in the examination; and,
3. 20 CSR 500-7.200 (3) (B) by failing place the verification required by 20 CSR 500-7.200 (3) (A) in the title file;

which subject Mr. Dalton to enforcement action by the Director;

WHEREAS, Mr. Dalton has been informed of his right to counsel and of his right to contest any attempt by the Department to discipline his insurance producer license, and states that he understands his rights to contest any such actions;

AND WHEREAS, Mr. Dalton, 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 Mr.

Dalton, 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 Mr. Dalton are committed knowingly, intentionally or in conscious disregard of the law, that he violated the insurance laws by causing to be issued title insurance policies without first making a determination of insurability in accordance with sound underwriting practices, by failing to search all names in the chain of title and to date the order down before closing, and failed to verify in writing the source of title evidence used in the examination of title and to place the verification in the title files and that such conduct violated Section 381.071.1 (2), RSMo and 20 CSR 500-7.200 (3) (A) and (B) 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, Mr. Dalton does hereby voluntarily and knowingly surrender and forfeit the sum of five hundred dollars ($500.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Mr. Dalton 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 November 30. 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 Mr. Dalton, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Mr. Dalton'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: 11/4/2015

Jon Dalton
License No. 0159801

DATED: 11-9-15

Duane E. Schreimann
Schreimann, Rackers, Francka & Blunt, LLC
Attorney for Mr. Dalton

DATED: 11/13/15

Carrie Couch, Director
Consumer Affairs Division

DATED: 11-25-15

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

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