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**DEPARTMENT OF INSURANCE, FINANCIAL
INSTITUTIONS AND PROFESSIONAL REGISTRATION**

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

VOLUNTARY FORFEITURE AGREEMENT

TO: Diana C. Carter
Brydon, Swearinger & England
312 E. Capitol Avenue
Jefferson City, Missouri 65102-0456

RE: Our 8A000435
LandChoice 708039

DATE: February 5, 2009

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DEPT OF INSURANCE
FINANCIAL INSTITUTIONS
AND PROFESSIONAL REGISTRATION

It is hereby agreed by John Huff Director of the Missouri Department of Insurance, Financial Institution, and Professional Registration, and LandChoice Company LLC as follows:

WHEREAS, John Huff is Director of the Missouri Department of Insurance, Financial Institution, and Professional Registration, an agency of the state of Missouri created and established for administering and enforcing all laws in relation to insurance and insurance companies doing business in the state of Missouri;

WHEREAS, LandChoice Company LLC is licensed by the Missouri Department of Insurance, Financial Institution, and Professional Registration to do business in the state of Missouri pursuant to Chapters 374, 375, and 381 RSMo;

WHEREAS, the department asserts investigation (# 08A000435) has revealed that:
1. LandChoice Company LLC failed to send a check to the payee as required by closing instructions in violation of RSMo. 375.141 (2) and (8); and

2. Failed to promptly correct its error on being made aware of it in violation of RSMo. 375.141 (8).

WHEREAS, LandChoice Company LLC after being advised by legal counsel, does hereby voluntarily and knowingly waive any and all rights for procedural requirements, including notice and an opportunity for a hearing, which may have otherwise applied to the above investigation; and

NOW THEREFORE, in lieu of the institution by the Department of Insurance, Financial Institution, and Professional Registration of any action for the suspension or revocation of the license of LandChoice Company LLC to transact the business of title insurance in the state of Missouri or the imposition of other sanctions, LandChoice Company LLC does hereby voluntarily and knowingly waive all rights to any hearing and does surrender and forfeit the sum of Two Hundred Dollars (\$200.00), such sum payable to the Missouri School Fund in accordance with Section 374.280.2 RSMo.

LandChoice Company LLC shall submit this form to the Department of Insurance, Financial Institution, and Professional Registration no later than February 27, 2009 or this offer to settle the violation lapses.

3-4-2009
Dated

LandChoice Company LLC

Cara L. Detring
By: Cara L. Detring
Its: Managing Partner

3/10/09
Dated

Mary Kempker
Mary Kempker, Division Director
Division of Consumer Affairs

3-12-09
Dated

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

Please submit this form along with payment to:

Missouri Department of Insurance
Attn: Rita Heimericks-Ash
P O Box 4001
Jefferson City, Missouri 65102-0690