



**TITLE INSURANCE CONSUMER EDUCATION
MEMORANDUM OF UNDERSTANDING**

WHEREAS, consumers are often engaged in the largest single transaction of their lifetime when purchasing a home; and

WHEREAS, title insurance plays an important role in securing this transaction; and

WHEREAS, insurance markets function best when consumers are adequately informed regarding the risk protection being purchased; and

WHEREAS, insurance consumers deserve to do business with an efficient and fair title insurance market in the State of Missouri; and

WHEREAS, the General Assembly passed and the Governor signed into law Senate Bill 66 (2007) giving consumers better disclosure and protection in residential real estate transactions; and

WHEREAS, title insurance and real estate closing reforms enacted by Senate Bill 66 (2007) and consumer education will improve the title insurance market in the State of Missouri; and

WHEREAS, the following signatories express a desire to improve the title insurance market in the State of Missouri by promoting title insurance consumer education;

NOW, THEREFORE, IT IS AGREED that a Title Insurance Consumer Education Campaign will be developed and implemented by the Missouri Department of Insurance, Financial Institutions and Professional Registration with the assistance of the Missouri Insurance Education Foundation and industry representatives.

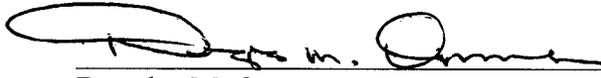
IT IS FURTHER AGREED that the Missouri Insurance Education Foundation agrees to participate in and contribute to the Title Insurance Consumer Education Campaign only to the extent that the Missouri Insurance Education Foundation receives donations specifically intended for that purpose.

IT IS FURTHER AGREED that the Missouri Insurance Education Foundation agrees to participate in the Title Insurance Consumer Education Campaign under the leadership and sole direction given by the Missouri Department of Insurance, Financial Institutions and Professional Registration.

SO RESOLVED this 16th day of October, 2007.



Joe L. Moseley
President, Missouri Insurance Education
Foundation



Douglas M. Ommen
Director, Department of Insurance, Financial
Institutions & Professional Registration