DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

IN RE: NATIONS TITLE AGENCY OF MISSOURI, INC. TRACKING ID 248610
1001 CRAIG RD., STE. 450
ST. LOUIS, MO 63146

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Nations Title Agency of Missouri, Inc. ("Nations") 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, Nations currently holds an active license as a business entity producer with the

Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning Nations' failure to timely record deeds and security instruments pursuant to Section 381.026.1, RSMo (Supp. 2013); Nations failed to adequately ensure that the act of determining insurability when issuing the title insurance commitments in contemplation of a title insurance policy being issued was completed by a licensed individual violating Section 381.115, RSMo (Supp. 2013); Nations failed to timely issue the title insurance policy or document the file with a special circumstance pursuant to Section 381.038.3, RSMo (Supp. 2013) and Nations issued a title insurance policy and failed to disclose other interests against the title to the insured pursuant to Section 381.071.2, RSMo (Supp. 2013), and subjects Nations to enforcement action by the Director;

WHEREAS, Nations 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, Nations acknowledges that it failed to timely record deeds and security instruments pursuant to Section 381.026.1, RSMo (Supp. 2013); failed to adequately ensure that the act of determining insurability when issuing the title insurance commitment in contemplation of a title insurance policy being issued was completed by a licensed individual violating Section 381.115, RSMo (Supp. 2013); Nations failed to timely issue the title insurance policy or document file of a special circumstance pursuant to Section 381.038.3, RSMo (Supp. 2013) and Nations failed to disclose other interests on the title insurance policy issued to the insured pursuant to Section 381.071.2, 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, Nations does hereby voluntarily and knowingly surrender and forfeit the sum of one thousand four hundred dollars ($1,400.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Nations 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 September 17, 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 Nations, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Nations' 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: 9-14-15

Nations Title Agency of Missouri, Inc.
By: Debbie Snyder
Its: Operation Manager
License No. 0012519

DATED: 9/17/15

Carrie Couch, Director
Consumer Affairs Division

DATED: 9-22-15

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

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