DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

IN RE: NEXTITLE, LLC
1500 MARKET ST.
12TH FLOOR, EAST TOWER
PHILADELPHIA, PA 19102

TRACKING ID 253663

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by NexTitle, LLC ("NexTitle") 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, NexTitle 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 NexTitle's employees conducting closings, settlements and escrow without an insurance producer license in violation of Sections 381.115.1 and .2(2) (Supp. 2013); Nextitle failed to notify the Director of a change in business status and designate a Qualified Principal pursuant to Section 381.118.1, RSMo (Supp. 2013) between November 21, 2012 and May 13, 2015, which is in violation Section 375.015.5, RSMo (Supp. 2013) and subjects NexTitle to enforcement action by the Director;

WHEREAS, NexTitle has been informed of its right to counsel and of its right to contest any attempt by the Department to discipline its insurance producer license, and states that it understands its rights to contest any such actions;

AND WHEREAS, NexTitle, 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 NexTitle, 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 NexTitle are committed knowingly, intentionally or in conscious disregard of the law, that it allowed unlicensed employees to handle closings, settlements and escrows in violation of Sections 381.115.1 and .2(2) and failed to notify the Director of a change in business status and designate a Qualified Principal pursuant to Section 381.118.1, RSMo (Supp. 2013) between November 21, 2012 and May 13, 2015, which is in violation Section 375.015.5, 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, NexTitle does hereby voluntarily and knowingly surrender and forfeit the sum of one thousand dollars ($1,000.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

NexTitle 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 January 13, 2016.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by NexTitle, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing NexTitle'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: January 24, 2016

NexTitle, LLC
By: Eric Buckler
Its: President
License No. 8290640

DATED: 1/29/16

Carrie Couch, Director
Consumer Affairs Division

DATED: 2-2-16

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

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