RECEIVED
DEC 31 2012
DEPT. OF INSURANCE, FINANCIAL INSTITUTIONS & PROFESSIONAL REGISTRATION

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

IN RE: KEVIN JAMES OVERSTREET ID 143885
11500 OLIVE BLVD SUITE 235
Creve Coeur, MO 63141

VOLUNTARY FORFEITURE

It is hereby agreed by Kevin James Overstreet (Overstreet) 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) 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 of Insurance, Financial Institutions and Professional Registration is charged with investigating producers and companies engaged in the business of insurance pursuant to Section 374.085, RSMo and is authorized by the Director to recommend enforcement action under the laws relating to insurance;

WHEREAS, Overstreet is licensed as an insurance producer by the Department of Insurance, Financial Institutions and Professional Registration, pursuant to Chapters 374, 375 and 381, RSMo;

WHEREAS, the investigation has revealed that:

> Overstreet, as owner of Insured Title Agency developed a promotion that offered, in 2008 and 2009, marketing services, including lead information and mailing of promotional material to lenders who closed an order for settlement services with ITA in violation of Section 381.141, RSMo, a ground for discipline pursuant to Section 375.141.1 (2), RSMo (Supp 2011) and in violation of 12 U. S. C. 2607 a ground for discipline pursuant to Section 381.048.2, RSMo (Supp 2011);

subjecting Overstreet to enforcement action by the Director;

WHEREAS, Overstreet has been informed of the nature of his violation, of his right to counsel and of his right to contest any attempt by the Department of Insurance, Financial Institutions and Professional Registration, to discipline his producer license, or to recover whatever penalties or other monetary relief as may be provided for by statute, and states that he understands his rights to contest any such actions;

NOW, THEREFORE, in lieu of the institution by the Department of Insurance, Financial Institutions and Professional Registration of any action to revoke or suspend the producer license of Overstreet or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, Overstreet does hereby voluntarily and knowingly surrender and forfeit the sum of one thousand five hundred dollars ($1,500.00), such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

Overstreet shall submit this sum to the Department of Insurance, Financial Institutions and Professional Registration, by cashier's check or money order made payable to the Missouri State School Fund no later than December 28, 2012.

DATED: 12-24-12

Kevin Overstreet, Producer No.0259001

DATED: 1/2/13

MATT BARTON, Director
Consumer Affairs Division

DATED: 1-2-13

JOHN M. HUFF, Director
Missouri Department of Insurance, Financial Institutions and Professional Registration

Return to:
Missouri Department of Insurance, Financial Institutions and Professional Registration
Kathleen E. Jolly
P O Box 4001
Jefferson City, MO 65102