

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

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



IN RE: REAL ADVANTAGE, LLC
1000 COMMERCIAL DRIVE
PITTSBURGH, PA 15275

TRACKING ID# 219189

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Real Advantage, LLC ("Real Advantage") 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 and 375, 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, Real Advantage has applied to receive a business entity insurance producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning Real Advantage's failure to disclose enforcement actions in the states of Nevada and Florida on its license renewal application and failed to timely report those actions to Missouri, which is a violation of Section 374.210.1(1), RSMo (Supp. 2012), and subjects Real Advantage to enforcement action by the Director;

WHEREAS, Real Advantage has been informed of its right to counsel and of its right to contest any attempt by the Department to refuse to issue it business entity insurance producer license, and states that it understands its rights to contest any such actions;

AND WHEREAS, Real Advantage, 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 an additional violation of the insurance laws or regulations by Real Advantage, 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 Real Advantage are committed knowingly, intentionally or in conscious disregard of the law, that it failed to disclose enforcement actions in the states of Nevada and Florida on its license renewal application, and failed to timely report those actions to Missouri and that such conduct violated Section 374.210.1(1), RSMo;

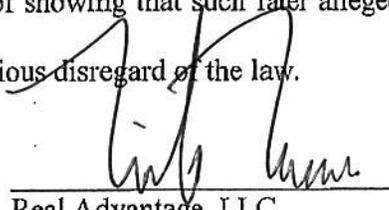
NOW, THEREFORE, in lieu of any recommendation or initiation by the Consumer Affairs Division of any action based on the violation(s) cited in this

Agreement, and after being afforded the opportunity to consult legal counsel, Real Advantage does hereby voluntarily and knowingly surrender and forfeit the sum of two hundred fifty dollars (\$250.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Real Advantage 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 June 30, 2014.

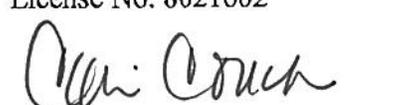
The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Real Advantage, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Real Advantage's admissions contained 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: _____



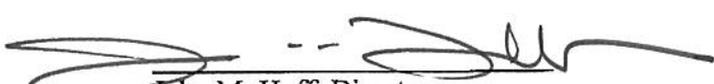
Real Advantage, LLC
By:
Its:
License No. 8021602

DATED: 7/9/14



Carrie Couch, Acting Director
Consumer Affairs Division

DATED: 7-10-14



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