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MO. 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: TAMMY L. HENDERSON
1304 NE WINDSOR DRIVE
LEE'S SUMMIT, MO 64086

TRACKING ID 277157

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Tammy L. Henderson 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, Tammy L. Henderson ("Henderson") has applied to reinstate an individual insurance producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning Henderson handling escrows, settlements or closings for the business of title insurance in contemplation of a title insurance policy to be issued, without a valid insurance producer license. Such conduct violates Sections 381.115.1 and 381.115.2(2), (Supp. 2013), and subjects Henderson to enforcement action by the Director;

WHEREAS, Henderson has voluntarily completed a review of the Missouri Revised Statutes and the Missouri Regulations related to title insurance and insurance producer licensure;

WHEREAS, Henderson has been informed of her right to counsel and of her right to contest any attempt by the Department to refuse to issue her insurance producer license, and states that she understands her rights to contest any such actions;

AND WHEREAS, Henderson 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 Henderson, 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 Henderson are committed knowingly, intentionally or in conscious disregard of the law, that she handled escrows, settlements or closings for the business of title insurance in contemplation of a title insurance policy to be issued without a valid insurance producer license and that such conduct violated Sections 381.115.1 and 381.115.2(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, Henderson does hereby voluntarily and knowingly surrender and forfeit the sum of five hundred dollars ($500.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Henderson 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 30, 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 Henderson, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Henderson'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: 9-27-16

Tammy L. Henderson
License No. 246957

DATED: 10/3/16

Carrie Couch, Director
Consumer Affairs Division

DATED: 10.6.16

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