STATE OF MISSOURI

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

VOLUNTARY FORFEITURE AGREEMENT

TO: JOHN T. UPDEGRAFF – VICE PRESIDENT, CLAIMS COUNSEL
COMMONWEALTH LAND TITLE INSURANCE COMPANY
7557 RAMBLER ROAD, SUITE 1200
DALLAS TEXAS 75231

RE: Renna Bean and Ernest Boggs Sr.
Our File #06A000123

DATE: January 26, 2007

It is hereby agreed by Douglas M. Ommen, Director of the Missouri Department of Insurance, and Commonwealth Land Title Insurance Company ("Commonwealth") as follows:

WHEREAS, Douglas M. Ommen, Director of the Missouri Department of Insurance, an agency of the state of Missouri created and established for administering and enforcing all laws in relation to insurance and insurance companies doing business in the state of Missouri;

WHEREAS, Commonwealth holds a certificate of authority issued by the Department of Insurance ("Department") to do business in the state of Missouri pursuant to Chapters 374, 375 and 381 RSMo;

WHEREAS, the investigation (#06A000123) has revealed that:

1. Commonwealth failed to record a security instrument within three business days of the receipt of certified funds, thereby violating Section 381.412.1 RSMo (Cum Supp 1999); and
2. Commonwealth demonstrated a failure to determine insurability in accordance with sound underwriting practices, thereby violating Section 381.071.1(2) RSMo (1994).

WHEREAS, Commonwealth, after being advised by legal counsel, does hereby voluntarily and knowingly waive any and all rights for procedural requirements, including notice and an opportunity for a hearing, which may have otherwise applied to the above investigation;

NOW THEREFORE, in lieu of the institution by the Department of any action for the suspension or revocation of the certificate of authority of Commonwealth to transact the business of insurance in the state of Missouri or the imposition of other sanctions, Commonwealth does hereby voluntarily and knowingly waive all rights to any hearing, and does surrender and forfeit the sum of ONE THOUSAND SIX HUNDRED DOLLARS ($1,600.00), such sum payable to the Missouri School Fund in accordance with Section 374.280.2 RSMo.

Commonwealth shall submit this sum to the Department no later than February 9, 2007, or this offer to settle the violations lapses.

2/13/07
Dated:

Authorized Representative
Commonwealth Land Title Insurance Company

2/16/07
Dated:

Senior Counsel – Division of Consumer Affairs
Missouri Department of Insurance

2/16/07
Dated:

Douglas M. Ommen, Director
Missouri Department of Insurance

Please submit this form along with payment to:

Missouri Department of Insurance
Attention: Rita Heimericks-Ash, Investigator
P O Box 4001
Jefferson City, MO 65102-0690
(573) 526-4252