STATE OF MISSOURI

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

VOLUNTARY FORFEITURE AGREEMENT

RECEIVED
JUL 10 2008
DEPT. OF INSURANCE, FINANCIAL INSTITUTIONS & PROFESSIONAL REGISTRATION

TO: Ryan J. Fenberg
Investors Title Company
219 S. Central
Clayton, MO 63105

RE: Joseph Mosko
Our File #07A000541

DATE: June 16, 2008

It is hereby agreed by Linda Bohrer, Acting Director of the Missouri Department of Insurance, Financial Institutions, and Professional Registration and Investors Title Company as follows:

WHEREAS, Linda Bohrer, Acting Director of the Missouri Department of Insurance, Financial Institutions, and Professional Registration ("Department") is 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, Investors Title Company is licensed by the Department to do business in the state of Missouri pursuant to Chapters 374, 375, and 381 RSMo;

WHEREAS, the investigation (#07A000541) has revealed that Investors Title Company violated our insurance laws and is subject to enforcement action under Section 374.046 RSMo Cum. Supp. 2007 by the Director for the following:

1. Investors Title failed to record with the County Recorder of Deeds the security instrument (Deed of Trust) within three (3) business days of such closing after receipt of certified funds, thereby violating Section 381.412.1 RSMo(1994):
2. Investors Title Company demonstrated unsound underwriting practices by failing to record with the County Recorder of Deeds the warranty deed in a timely manner; thereby violating Section 381.071.1(2) RSMo (1994), causing grounds for discipline under Section 375.141.1 (2) RSMo Cum. Supp 2006.

WHEREAS, Investors Title Company, 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; and

NOW THEREFORE, in lieu of the institution by the Department of any action for the suspension or revocation of the license of Investors Title Company to transact the business of insurance in the state of Missouri or the imposition of other sanctions, Investors Title Company does hereby voluntarily and knowingly waive all rights to any hearing, and does surrender and forfeit the sum of TWO THOUSAND ONE HUNDRED DOLLARS ($2,100.00), such sum payable to the Missouri School Fund in accordance with Section 374.280.2 RSMo.

Investors Title Company shall submit this sum to the Department no later than July 3, 2008, or this offer to settle the violations lapses.

7/7/08
Dated:

Ryan J. Fenberg, President
Investors Title Company

7/14/08
Dated:

Mary Kempker, Director
Division of Consumer Affairs

7-16-08
Dated:

Linda Bohrer, Acting Director
Missouri Department of Insurance, Financial Institutions, and Professional Registration