

# STATE OF MISSOURI



## DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

### VOLUNTARY FORFEITURE AGREEMENT

TO: Ronald P. Keeven  
Keeven Title Services  
14426 South Outer Forty Road  
Chesterfield, Missouri 63017

RE: Our File #07A000675

DATE: December 20, 2007

It is hereby agreed by Keeven Appraisal Service, Inc. dba Keeven Title Services "Keeven Title Services" and the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration, as follows:

WHEREAS, Douglas M. Ommen 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 agents, agencies and companies engaged in the business of insurance pursuant to Section 374.085, RSMo (2000) and is authorized by the Director to recommend enforcement action under the laws relating to insurance.

WHEREAS, Keeven Title Services is licensed as an insurance agency/business entity producer by the Department of Insurance, Financial Institutions and Professional Registration, pursuant to Chapters 374, 375, and 381 RSMo;

WHEREAS, the investigation by the Consumer Affairs Division revealed that Keeven Title Services violated our insurance laws and is subject to enforcement action by the Director for the following:

1. Keeven Title Services failed to conduct sound underwriting practices, thereby violating Section 381.071.1(2) RSMo (1994);

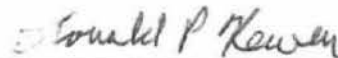
2. Keeven Title Services failed to record a security instrument within three business days of the closing, thereby violating Section 381.412.1 RSMo (Cum Supp 1999); and
3. Keeven Title Services failed to provide the Department a complete copy of their files, thereby violating Section 374.210.2 RSMo (Cum Supp 2007).

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

NOW, THEREFORE, in lieu of the Department of Insurance, Financial Institutions, and Professional Registration of any action to revoke or suspend the business entity producer license of Keeven Title Services or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, Keeven Title Services, does hereby voluntarily and knowingly surrender and forfeit the sum of \$1,200.00, such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

Keeven Title Services shall submit this sum to the Department of Insurance, Financial Institutions, and Professional Registration by check or money order made payable to the Missouri State School Fund no later than January 15, 2008.

DATED: 1-11-08



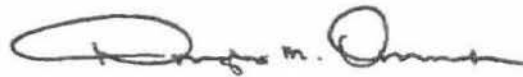
RONALD P. KEEVEN, President  
Keeven Title Services

DATED: 1/16/08



Kathryn L. R. Turner Mary Kempker  
Consumer Affairs Division Counsel Director

DATED: 1-17-08



DOUGLAS M. OMMEN, Director  
Department of Insurance, Financial Institutions, and  
Professional Registration

Return to:  
Rita Heimericks-Ash  
Department of Insurance, Financial Institutions, and Professional Registration  
P. O. Box 4001  
Jefferson City, MO 65102