

STATE OF MISSOURI



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JAN 09 2007

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

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VOLUNTARY FORFEITURE AGREEMENT

JAN 10 2007

MO. DEPT OF INSURANCE,
FINANCIAL INSTITUTIONS &
PROFESSIONAL REGISTRATION

TO: Mr. Ronald Duggan, President
Sunrise Abstract & Title Services Inc.
Executive Woods Suite 201
POB 568
Sunrise Beach, Mo 65079

RE: Ricky & Patricia Friesz
Our File #05A000489
181

DATE: December 14, 2006

It is hereby agreed by W. Dale Finke, Director of the Missouri Department of Insurance, Financial Institutions and Professional Registration, and Sunrise Abstract & Title Services Inc., as follows:

WHEREAS, W. Dale Finke, Director of the Missouri Department of Insurance, Financial Institutions and Professional Registration, 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, Sunrise Abstract & Title Services Inc. is licensed by the Missouri Department of Insurance, Financial Institutions and Professional Registration to do business in the state of Missouri pursuant to Chapters 374, 375 and 381 RSMo;

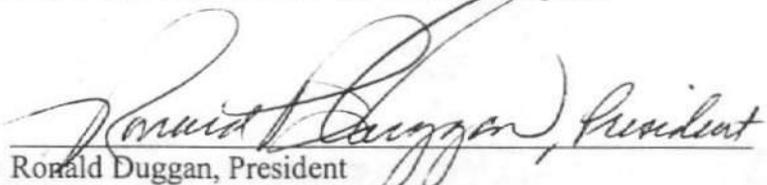
WHEREAS, the investigation (#05A000489) has revealed that Sunrise Abstract & Title Services Inc. did not show on its policy a certain judgment lien of record against the seller. Failure to thus show a judgment lien of record is an unsound underwriting practice and evidences a lack of competency violating Sections 381.071.1(2) RSMo (1994).

WHEREAS, Sunrise Abstract & Title Services Inc. 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

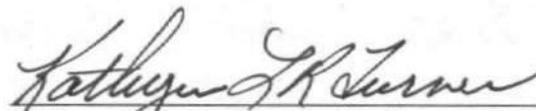
NOW THEREFORE, in lieu of the institution by the Missouri Department of Insurance, Financial Institutions and Professional Registration of any action for the suspension or revocation of the license of Sunrise Abstract & Title Services Inc. to transact the business of insurance in the state of Missouri or the imposition of other sanctions, Sunrise Abstract & Title Services Inc. does hereby voluntarily and knowingly waive all rights to any hearing, and does surrender and forfeit the sum of ONE HUNDRED DOLLARS (\$100.00), such sum payable to the Missouri School Fund in accordance with Section 374.280.2 RSMo.

Sunrise Abstract & Title Services Inc. shall submit this sum to the Department of Insurance no later than January 15, 2007, or this offer to settle the violations lapses.

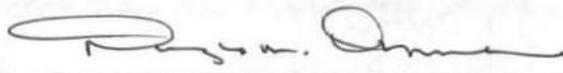
1-5-07
Dated:


Ronald Duggan, President
Sunrise Abstract & Title Services Inc.

1/12/07
Dated:


Kathryn L.R. Turner, Senior Counsel – Consumer Affairs
Missouri Department of Insurance, Financial Institutions
and Professional Registration

1/11/07
Dated:


W. Dale Finke, Director
Missouri Department of Insurance, Financial Institutions
and Professional Registration

Please submit this form along with payment to:

Missouri Department of Insurance
Attention: Larry Houston
P O Box 4001
Jefferson City, MO 65102-0690
(573) 526-4252