DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

RECEIVED

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

IN RE: VICKI ANN INMAN
1001 CRAIG RD., STE. 450
ST. LOUIS, MO 63146

TRACKING ID 248610

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Vicki Ann Inman ("Inman") 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, Inman currently holds an active license as an insurance producer with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning Inman's failure to timely record deeds and security instruments pursuant to Section 381.026.1, RSMo (Supp. 2013); Inman failed to timely issue the title insurance policy or document the file with a special circumstance pursuant to Section 381.038.3, RSMo (Supp. 2013) and Inman failed to perform sound underwriting while determining insurability when she issued the title insurance policy and she failed to disclose other interests against the title to the insured pursuant to Sections 381.071.1(2) and 381.071.2, RSMo (Supp. 2013), and that subjects Inman to enforcement action by the Director;

WHEREAS, Inman 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, Inman acknowledges that she failed to timely record deeds and security instruments pursuant to Section 381.026.1, RSMo (Supp. 2013); Inman failed to timely issue the title insurance policy or document file of a special circumstance pursuant to Section 381.038.3, RSMo (Supp. 2013) and Inman failed to perform sound underwriting while determining insurability when she issued a title insurance policy and she failed to disclose other interests against the title to the insured pursuant to Sections 381.071.1(2) and 381.071.2, 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, Inman does hereby voluntarily and knowingly surrender and forfeit the sum of one thousand dollars ($1,000.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Inman shall submit this sum to the Department by money order made payable to the State School Moneys Fund no later than September 17, 2015.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Inman, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Inman'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: 9/14/15

Vicki Ann Inman
License No. 0365090

DATED: 9/17/15

Carrie Couch, Director
Consumer Affairs Division

DATED: 9-22-15

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

Return original to:
Investigator Name
Missouri Department of Insurance,
Financial Institutions and Professional Registration
PO Box 4001
Jefferson City, MO 65102