DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

IN RE: JESSICA VAIL
248 A GREENYARD DR.
BALLWIN, MO 63011

TRACKING ID 143885

VOLUNTARY FORFEITURE

It is hereby agreed by Jessica Vail (VAIL) 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) 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 producers and companies engaged in the business of insurance pursuant to Section 374.085, RSMo and is authorized by the Director to recommend enforcement action

under the laws relating to insurance;

WHEREAS, VAIL is licensed as an insurance producer by the Department of Insurance, Financial Institutions and Professional Registration, pursuant to Chapters 374, 375 and 381, RSMo;

WHEREAS, the investigation has revealed that:

1. VAIL, an employee of Title Resources, Inc. offered free spot surveys to parties who closed an order for settlement services with Title Resources, Inc. in violation of Section 381.141 RSMo, a ground for discipline pursuant to Section 375.141.1 (2) RSMo (Supp 2011) and in violation of 12 U. S. C. 2607 a ground for discipline pursuant to Section 318.048.2 RSMo (Supp 2011).

subjecting VAIL to enforcement action by the Director;

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

NOW, THEREFORE, in lieu of the institution by the Department of Insurance, Financial Institutions and Professional Registration of any action to revoke or suspend the business entity producer license of VAIL or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, VAIL does hereby voluntarily and knowingly surrender and forfeit the sum of five hundred dollars ($500.00) such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

VAIL shall submit this sum to the Department of Insurance, Financial Institutions and Professional Registration, by cashier's check or money order made payable to the Missouri State School Fund no later than February 21, 2012.

DATED: 2-23-12

JESSICA VAIL
ProducerNo.0372276

DATED: 2.27.12

MATT BARTON, Director
Consumer Affairs Division

DATED: 2.29.12

JOHN M. HUFF, Director
Missouri Department of Insurance, Financial
Institutions and Professional Registration

Return to:
Department of Insurance
Kathleen E. Jolly
P O Box 4001
Jefferson City, MO 65102