



**DEPARTMENT OF INSURANCE, FINANCIAL
INSTITUTIONS AND PROFESSIONAL REGISTRATION**

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

IN RE: ADVANTAGE TITLE, LLC
1801 OAK RIDGE CIRCLE, STE. 101
ST. JOSEPH, MO 64506

TRACKING ID 304816

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Advantage Title, LLC and the Division of Consumer Affairs of the Department of Insurance, Financial Institutions and Professional Registration, as follows:

WHEREAS, Chlora Lindley-Myers, 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 Division of 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, Advantage Title, LLC (“Advantage”) has a business entity insurance producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information concerning Advantage failure to timely issue the title insurance policy to the insured in violation of Section 381.038.3, RSMo (Supp. 2013) and failure to retain and preserve records related to the escrow, settlement or closing in violation of Section 381.038.2, RSMo (Supp. 2013). Such conduct subjects Advantage to enforcement action by the Director;

WHEREAS, Advantage has been informed of its right to counsel and of its right to contest any attempt by the Department to refuse to issue its insurance producer license, and states that it understands its rights to contest any such actions;

AND WHEREAS, Advantage, acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Division based on an additional violation of the insurance laws or regulations by Advantage, in which action the Director or the Division alleges that the violations described herein form part of a course of conduct, a business practice, or other such series of similar violations, or that future violations by Advantage are committed knowingly, intentionally or in conscious disregard of the law, that it failed to timely issue the title insurance policy to the insured in violation of Section 381.038.3, RSMo (Supp. 2013) and failed to retain and preserve records related to the escrow, settlement or closing in violation of Section 381.038.2, RSMo (Supp. 2013).


NOW, THEREFORE, in lieu of any recommendation or initiation by the Division

of any action based on the violations cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Advantage does hereby voluntarily and knowingly surrender and forfeit the sum of five hundred dollars (\$500.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Advantage shall submit this sum to the Department by cashier's check or money order made payable to the State School Moneys Fund no later than December 11, 2017.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Advantage, nothing in this Agreement shall preclude the Director or the Division from introducing Advantage'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.

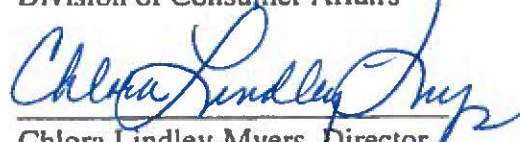
DATED: 12/12/17


Advantage Title, LLC
By: Leisa Mosser
Its: Manager
License No. 8016761

DATED: 12/21/17


Carrie Couch, Director
Division of Consumer Affairs

DATED: 12.21.2017


Chlora Lindley-Myers, Director
Department of Insurance, Financial
Institutions and Professional
Registration