

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

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

IN RE: CHANNELLE MARIE BAILEY WILLMERING  
11780 MANCHESTER RD., #204  
DES PERES, MO 63131

TRACKING ID# 213019

**VOLUNTARY FORFEITURE AGREEMENT**

It is hereby agreed by Channelle Marie Bailey Willmering ("Willmering") and the Division of Consumer Affairs ("Division") 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 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, Willmering is licensed as a producer with the Department, pursuant to Chapters 375 and 381, RSMo;

WHEREAS, the Division's investigation found that Willmering wired escrow funds from an escrow account prior to receiving a corresponding deposit in violation of Section 381.412.2, RSMo (Supp. 2013); disbursed funds to third party not affiliated with the transaction inconsistent with written instructions in violation of Section 381.022.3, RSMo (Supp. 2013); and failed to timely issue the title insurance policies in violation of Section 381.038.3, RSMo (Supp. 2013), subjecting Willmering to enforcement action by the Director;

WHEREAS, Willmering has been informed of her right to counsel and of her right to contest any attempt by the Department to discipline her insurance producer license, and states that she understands her rights to contest any such actions;

AND WHEREAS, Willmering attests, acknowledges and admits for purposes of this Agreement that during the investigation the Division determined that Willmering wired escrow funds prior to receiving a corresponding deposit in violation of Section 381.412.2, RSMo (Supp. 2013); disbursed funds to third party not affiliated with the transaction inconsistent with written instructions in violation of Section 381.022.3, RSMo (Supp. 2013) and she failed to timely issue the title insurance policies in violation of Section 381.038.3, RSMo (Supp. 2013), but that such violations were not made with any intention to defraud any consumer;

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, Willmering does hereby voluntarily and knowingly surrender and forfeit the sum of two thousand dollars (\$2,000.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo (Supp. 2013).

Willmering 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 August 31, 2017.

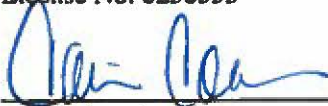
The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Willmering, nothing in this Agreement shall preclude the Director or the Division from introducing Willmering's admissions contained in this Agreement as

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.

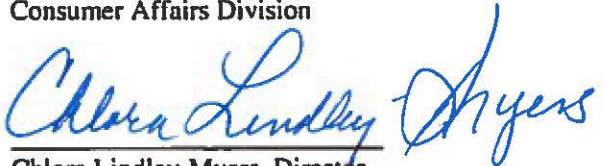
DATED: 8/28/17

  
Chanelle Marie Bailey Willmering  
License No. 0236333

DATED: 9/15/17

  
Carrie Couch, Director  
Consumer Affairs Division

DATED: 9-14-2017

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

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