

DEPARTMENT OF COMMERCE & INSURANCE

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

IN RE: Community Abstract and Title Inc

TRACKING ID# 387247

P.O. Box 303

Piggott, AR 72454

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Community Abstract and Title Inc ("Community Abstract") and the Division of Consumer Affairs of the Department of Commerce and Insurance, as follows:

WHEREAS, Chlora Lindley-Myers, is the duly appointed Director of the Department of Commerce and Insurance, 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, Community Abstract currently holds an active license as a business

entity producer with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information concerning Community Abstract's failure to timely file the Annual Financial Interest Report and Affiliated Arrangement Report that were due March 31, 2021, which is a violation of Sections 381.029.3 and 381.029.4, RSMo and Missouri regulation 20 CSR 500-7.070 and subjects Community Abstract to enforcement action by the Director;

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

AND WHEREAS, Community Abstract acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Division based on any additional violation of the insurance laws or regulations by Community Abstract, 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 Community Abstract are committed knowingly, intentionally or in conscious disregard of the law, that it failed to timely file the Annual Financial Interest Report and Affiliated Arrangement Report that were due March 31, 2021, which is a violation of Sections 381.029.3 and 381.029.4, RSMo and Missouri regulation 20 CSR 500-7.070.

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, Community Abstract does hereby voluntarily and knowingly surrender and forfeit the sum of three hundred dollars (\$300.00), such sum to

be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Community Abstract 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 November 17, 2021.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Community Abstract, nothing in this Agreement shall preclude the Director or the Division from introducing Community Abstract'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: 12-16-2027

Community Abstract and Title Inc

By: Erica Dye Its: President

License No. 8020554

DATED: 12 27 21

Carrie Couch, Director

Division of Consumer Affairs

DATED: 12/28/21

Chlora Lindley-Myers, Director

Department of Commerce and Insurance