



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

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

IN RE: SOUTH CENTRAL LAND TITLE, INC. TRACKING ID 319805  
P. O. BOX 511  
VIENNA, MO 65582

**VOLUNTARY FORFEITURE AGREEMENT**

It is hereby agreed by South Central Land Title, Inc. ("SCLT") 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, SCLT 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 SCLT's failure to:

- Adhere to its fiduciary responsibility on behalf of the insured and parties to the real estate transaction pursuant to Section 375.051.2, RSMo (Supp.2013);
- Perform due diligence consistent with sound underwriting in violation of Section 381.071.1(2), RSMo (Supp. 2013);

Additionally, SCLT materially aided an employee to violate Section 381.115, RSMo (Supp. 2013) when it allowed the employee to determine insurability without a valid insurance producer license pursuant to Section 381.045.1, RSMo (Supp. 2013) and subjects SCLT to enforcement action by the Director;

WHEREAS, SCLT 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, SCLT 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 SCLT, 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 SCLT are committed knowingly, intentionally or in conscious disregard of the law, that it failed to:

- Adhere to its fiduciary responsibility on behalf of the insured and other interested parties to the real estate transaction pursuant to Section 375.051.2, RSMo (Supp.2013);
- Perform due diligence consistent with sound underwriting in violation of Section 381.071.1(2), RSMo (Supp. 2013);

Additionally, SCLT materially aided an employee to violate Section 381.115, RSMo (Supp. 2013) when it allowed the employee to determine insurability without a valid insurance producer license pursuant to Section 381.045.1, 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, SCLT does hereby voluntarily and knowingly surrender and forfeit the sum of seven hundred fifty hundred dollars (\$750.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

SCLT 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 July 17, 2018.

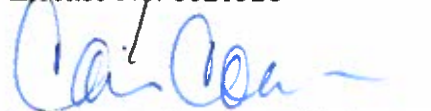
The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by SCLT, nothing in this Agreement shall preclude the Director or the Division from introducing SCLT's admissions contained in this Agreement as evidence that 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: 7/26/18

  
South Central Land Title, Inc.  
By: John A. Smallwood  
Its: President  
License No. 8021526

DATED: 7/31/18

  
Carrie Couch, Director  
Division of Consumer Affairs

DATED: 8/1/18

  
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