

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

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

RECEIVED  
JUL 02 2014  
DEPT. OF INSURANCE  
FINANCIAL INSTITUTIONS &  
PROFESSIONAL REGISTRATION

IN RE: JENNIFER A. SMITH  
PREMIER TITLE GROUP, LLC  
DBA PREMIER TITLE GROUP  
206 N. ROLLA ST.  
ROLLA, MO 65401-3127

TRACKING ID# 213212

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Premier Title Group, LLC ("Premier") and Jennifer A. Smith ("Smith") 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" 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 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, Premier is licensed as a business entity producer and Smith is licensed as a producer with the Department, pursuant to Chapters 375 and 381, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning Smith and Premier's disbursement of funds without a corresponding deposit in violation of Section 381.412.2, RSMo (Supp. 2013), subjecting Smith and Premier to enforcement action by the Director;

WHEREAS, Premier and Smith have been informed of their right to counsel and of their right to contest any attempt by the Department to discipline their insurance producer licenses, and state that they understand their rights to contest any such actions;

AND WHEREAS, Premier and Smith acknowledge and admit for purposes of this Agreement that they disbursed funds without a corresponding deposit in violation of Section 381.412.2, RSMo (Supp. 2013);

NOW, THEREFORE, in lieu of any recommendation or initiation by the Consumer Affairs Division of any action based on the violations cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Premier and Smith do hereby voluntarily and knowingly surrender and forfeit the sum of One Thousand dollars (\$1,000.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo (Supp. 2013)

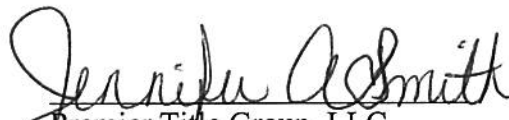
Premier shall submit this sum to the Department by cashier's check or money order made payable to the State School Moneys Fund no later than July 7, 2014.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Secured nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Premier's and Smith'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.

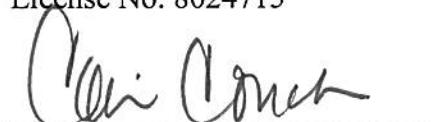
DATED: 7-1-14

  
Jennifer A. Smith  
License No. 0187769

DATED: 7-1-14

  
Premier Title Group, LLC  
dba Premier Title Groun  
By: Jennifer A. Smith  
Its: Member Manager  
License No. 8024715

DATED: 7/7/14

  
Carrie Couch, Acting Director  
Consumer Affairs Division

DATED: 7-18-14

  
John M. Huff, 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

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