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DEPT OF INSURANCE,  
FINANCIAL INSTITUTIONS &  
PROFESSIONAL REGISTRATION

## VOLUNTARY FORFEITURE AGREEMENT

TO: David Townsend, President  
Agents National Title Insurance  
1217 W. Broadway Suite C  
Columbia, Missouri 65203

RE: Our File #08A000267  
FNTI Missouri 1337348 OP

DATE: December 12, 2008

It is hereby agreed by , Kip Stetzler, Acting Director, or his successor, of the Missouri Department of Insurance, Financial Institution, and Professional Registration, and Farmers National Title Insurance Company as follows:

WHEREAS, Kip Stetzler is Acting Director of the Missouri Department of Insurance, Financial Institution, and Professional Registration, an agency of the state of Missouri created and established for administering and enforcing all laws in relation to insurance and insurance companies doing business in the state of Missouri;

WHEREAS, Agents National Title Insurance Company is licensed by the Missouri Department of Insurance, Financial Institution, and Professional Registration to do business in the state of Missouri pursuant to Chapters 374, 375, and 381 RSMo;

WHEREAS, the investigation (#08A000267) has revealed that:

1. Farmers National failed to review the abstract and closing file and interview the closer and insured before denying the claim in violation of Sections 375.1005 and 375.1007 (3) RSMo and 20 CSR 100-1.040.

2. Farmers National failed to disclose the deletion of a mechanics lien exception and relied on a special exception, blanket in nature and in violation of Section 381.211 RSMo, when denying the claim, thereby misrepresenting relevant facts and policy provisions to the insured in violation of Sections 375.1005 and 375.1007(1) RSMo.

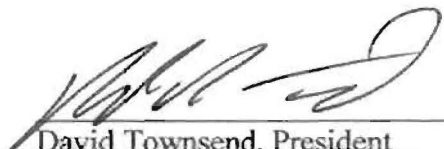
3. Notwithstanding the commitment's provision for the removal of items in the standard exceptions if "disposed of to the satisfaction of the Company", Farmers National underwriting materials preclude removing mechanics liens as exceptions from owners coverage in orders with new construction in violation of Section 375.936(6)(f) RSMo, a misrepresentation for the purpose of inducing purchase of a policy.

WHEREAS, Agents National Title Insurance Company after being advised by legal counsel, does hereby voluntarily and knowingly waive any and all rights for procedural requirements, including notice and an opportunity for a hearing, which may have otherwise applied to the above investigation; and

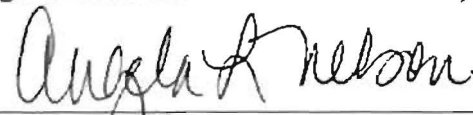
NOW THEREFORE, in lieu of the institution by the Department of Insurance, Financial Institution, and Professional Registration of any action for the suspension or revocation of the license of Agents National Title Insurance Company to transact the business of title insurance in the state of Missouri or the imposition of other sanctions, Agents National Title Insurance Company does hereby voluntarily and knowingly waive all rights to any hearing and does surrender and forfeit the sum of one thousand five hundred dollars (\$1,500.00), such sum payable to the Missouri School Fund in accordance with Section 374.280.2 RSMo.

Agents National Title Insurance Company shall submit this form to the Department of Insurance, Financial Institution, and Professional Registration no later than February 25, 2009, or this offer to settle the violation lapses.


6/18/09  
Dated

  
\_\_\_\_\_  
David Townsend, President  
Agents National Title Insurance Company

7/1/2009  
Dated

  
\_\_\_\_\_  
Angela L. Nelson  
Mary Kempker, Division Director  
Division of Consumer Affairs

7-13-09  
Dated

  
\_\_\_\_\_  
By:  
Acting Director, Department of Insurance,  
Financial Institutions and Professional  
Registration

Please submit this form along with payment to:  
Missouri Department of Insurance  
Attn: Kathleen E. Jolly  
P O Box 4001  
Jefferson City, Missouri 65102-0690