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MO. DEPT OF INSURANCE,
FINANCIAL INSTITUTIONS &
PROFESSIONAL REGISTRATION



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

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

IN RE: FIRST AMERICAN TITLE COMPANY DBA TRACKING ID 278256
FIRST AMERICAN TITLE COMPANY OF MISSOURI
1 FIRST AMERICAN WAY
SANTA ANA, CA 92707

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by First American Title Company dba First American Title Company of Missouri ("The Company") 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 of Insurance, Financial Institutions and Professional Registration is charged with investigating producers and companies engaged in the business of insurance pursuant to Section 374.085, RSMo and is authorized by the Director to recommend enforcement action under the laws relating to insurance;

WHEREAS, The Company currently holds an active license as an business entity insurance producer with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning The Company's alleged failure to:

1. Determine the insurability when issuing the title insurance policy in accordance with sound underwriting practices in violation of Section 381.071.1 (2), RSMo (Supp. 2013);

2. Issue an owner's title insurance policy without showing all outstanding enforceable recorded liens or other interests against the title insured in violation of Section 381.071.2, RSMo (Supp. 2013); and,

3. Apply buyer's and lender's funds consistent with the terms of the individual written instructions, in violation of Section 381.022.2 (2) RSMo (Supp. 2013).

All subjecting The Company to enforcement action by the Director;

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

NOW, THEREFORE, in lieu of any recommendation or initiation by the Consumer Affairs Division of any action based on the alleged violations cited in this Agreement, and after being afforded the opportunity to consult legal counsel, The Company does hereby voluntarily agree to:

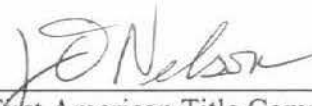
Voluntarily and knowingly surrender and forfeit the sum of one thousand dollars (\$1,000.00) such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

The Company shall submit this sum to the Department by cashier's check or money order made payable to the State School Money Fund no later than December 30, 2016.

The Company agrees that nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from offering this Agreement with regard to any future allegations of a future violation by The Company of the insurance laws, or of regulations citing or defining such section, as evidence for the purpose of showing that:

- a) the acts described herein, together with such future violations, form part of a course of conduct, a business practice, or other such series of similar violations; or
- b) that such future violations are committed knowingly, intentionally or in conscious disregard of the law.

DATED: 12/29/2016




First American Title Company dba First American
Title Company of Missouri
License # 8291909
By: JAMES O. NELSON, II
Its: SVP, DEPUTY GENERAL COUNSEL

DATED: 1/6/17



Carrie Couch, Director
Consumer Affairs Division

DATED: 1-10-17



John M. Huff, Director
Missouri Department of Insurance, Financial
Institutions and Professional Registration

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