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STATE OF MISSOURI

DEPARTMENT OF



INSURANCE

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

VOLUNTARY FORFEITURE AGREEMENT

TO: Joseph Bante
Copper Title LLC ✓
2025 S Brentwood 15
St. Louis, MO 63144

RE: Robin Nemec
Our File #06A000116
Dana Brown
Our File #06A000117

DATE: February 28, 2006

It is hereby agreed by W. Dale Finke, Director of the Missouri Department of Insurance, Robin Nemec, Dana Brown, and Copper Title LLC as follows:

WHEREAS, W. Dale Finke, Director of the Missouri Department of Insurance, 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, Robin Nemec and Dana Brown are unlicensed, and Copper Title LLC is licensed by the Department of Insurance to do business in the state of Missouri pursuant to Chapters 374, 375, and 381 RSMo;

WHEREAS, the investigation (#06A000116 and #06A000117) has revealed that:
1. Robin Nemec and Dana Brown conducted the business of title insurance or other related services without a valid license, thereby violating Sections 381.031(17) RSMo, 375.014.1, 375.141.1(12) RSMo Cum. Supp. 2005; and

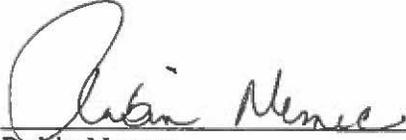
2. Copper Title LLC allowed an unlicensed individual to conduct the business of title insurance or other related services, thereby violating Section 375.141.1(12) RSMo Cum. Supp. 2005.

WHEREAS, Robin Nemec, Dana Brown, and Copper Title LLC, after being advised by legal counsel, do 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 of any action for the refusal to issue a license to Robin Nemec and Dana Brown and for the suspension or revocation of the license of Copper Title LLC to transact the business of insurance in the state of Missouri or the imposition of other sanctions, Robin Nemec, Dana Brown, and Copper Title LLC do hereby voluntarily and knowingly waive all rights to any hearing, and do surrender and forfeit the sum of ONE THOUSAND TWENTY-FIVE DOLLARS (\$1,025.00) such sum payable to the Missouri School Fund in accordance with Section 374.280.2 RSMo.

Robin Nemec, Dana Brown, and Copper Title, LLC shall submit this sum to the Department of Insurance no later than March 20, 2006, or this offer to settle the violations lapses.

3-8-06
Dated:


Robin Nemec

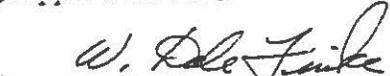
3-8-06
Dated:


Dana Brown

3/8/06
Dated:


Joseph Bante
Copper Title LLC

3-13-06
Dated:


W. Dale Finke, Director
Missouri Department of Insurance

Please submit this form along with payment to:

Missouri Department of Gerald Michitsch
P O Box 4001
Jefferson City, MO 65102-0690
(573) 526-3411