



DEPARTMENT OF COMMERCE & INSURANCE

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

IN RE: David Umphenour
114 Fleur De Lis Dr.
Wentzville, MO 63385

TRACKING ID# 347342

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by David Umphenour ("Umphenour") and the Division of Consumer Affairs of the Department of Commerce and Insurance, as follows:

WHEREAS, Chlora Lindley-Myers, is the duly appointed Director of the Department of Commerce and Insurance, 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, Umphenour currently holds an active insurance producer's license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information concerning Umphenour's failure to have a valid insurance producer license when performing a title search for the business of title insurance, which is a violation of Sections 381.115, RSMo (2016) and subjects Umphenour to enforcement action by the Director;

WHEREAS, Umphenour 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;

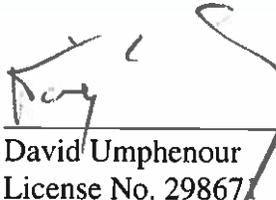
AND WHEREAS, Umphenour acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Division based on any additional violation of the insurance laws or regulations by Umphenour, in which action the Director or the Division alleges that the violations described herein form part of a course of conduct, a business practice, or other such series of similar violations, or that future violations by Umphenour are committed knowingly, intentionally or in conscious disregard of the law, that he failed to have a valid insurance producer license when performing a title search for the business of title insurance, which is a violation of Sections 381.115, RSMo (2016).

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, Umphenour does hereby voluntarily and knowingly surrender and forfeit the sum of two hundred fifty dollars (\$250.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Umphenour 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 October 24, 2019.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Umphenour, nothing in this Agreement shall preclude the Director or the Division from introducing Umphenour'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: 10-31-19



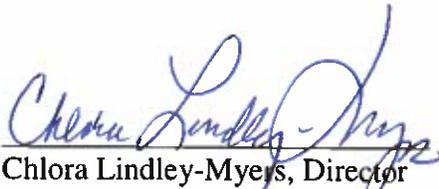
David Umphenour
License No. 29867

DATED: 11/7/19



Carrie Couch, Director
Division of Consumer Affairs

DATED: 11-13-2019



Chlora Lindley-Myers, Director
Department of Commerce and Insurance

Return original to:
Angie Gross
Missouri Department of Commerce and Insurance
PO Box 4001
Jefferson City, MO 65102