



DEPARTMENT OF COMMERCE & INSURANCE

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

IN RE: CHRISTINA LYON
1479 COUNTY RD. 1051
MONTGOMERY CITY, MO 63361

TRACKING ID 486426

VOLUNTARY FORFEITURE AGREEMENT

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

WHEREAS, Angela L. Nelson, 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 and 375, RSMo, include the supervision and regulation of the business of insurance;

WHEREAS, the Division 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, Lyon holds an active resident producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information that suggests Lyon failed to:

- Apply funds in accordance with written escrow instructions, in violation of Section 381.022.2(2), RSMo;
- Commingled escrow funds in violation of Section 381.022.3(1), RSMo;
- Timely issue title insurance policies to the insureds, in violation of Section 381.038.3, RSMo;
- Timely notify the Director of a change in producer status, in violation of Section 375.015.5, RSMo;

Lyon materially aided Monarch Title Company Inc. to violate Section 381.038, RSMo and Section 375.015.5, RSMo. Additionally, Lyon allowed third parties, not affiliated with Monarch Title Company, Inc., access to escrow checks; personal identifiable information and non-public information.

WHEREAS, Lyon has been informed of her right to counsel and of her right to contest any attempt by the Department to discipline the individual producer license, and states that she understands her rights to contest any such actions;

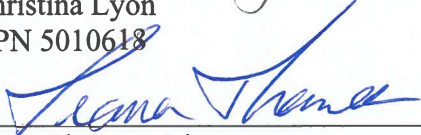
NOW, THEREFORE, in lieu of any recommendation or initiation by the Division of any action based on the violations cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Lyon does hereby voluntarily and knowingly surrender and forfeit the sum of one thousand five hundred dollars (\$1,500.00) such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Lyon's 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 March 13, 2026.

DATED: 3-10-26


Christina Lyon
NPN 5010618

DATED: 3-13-26


Jeana Thomas, Director
Division of Consumer Affairs

DATED: 3-13-2026


Angela L. Nelson, Director
Department of Commerce and Insurance

Return original to:
Attn: Chelsea Holtmeyer
Missouri Department of Commerce and Insurance
PO Box 4001
Jefferson City, MO