



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

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

IN RE: LEGACY TITLE SERVICES, LLC
DBA FREEDOM TITLE
16476 WILD HORSE CREEK RD.
CHESTERFIELD, MO 63107

TRACKING ID# 343102

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Legacy Title Services, LLC dba Freedom Title. (“Freedom”) and the Division of Consumer Affairs of the Department of Insurance, Financial Institutions and Professional Registration, as follows:

WHEREAS, Chlora Lindley-Myers, 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 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, Freedom currently holds an active license as a business entity producer with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information concerning Freedom's failure to timely file the Annual Financial Interest Report and Affiliated Arrangement Report that were due March 31, 2019, which is a violation of Sections 381.029.3 and 381.029.4, RSMo (2016) and Missouri regulation 20 CSR 500-7.070 and subjects Freedom to enforcement action by the Director;

WHEREAS, Freedom 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, Freedom 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 Freedom, 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 Freedom are committed knowingly, intentionally or in conscious disregard of the law, that it failed to timely file the Annual Financial Interest Report and Affiliated Arrangement Report that were due March 31, 2019, which is a violation of Sections 381.029.3 and 381.029.4, RSMo (2016) and Missouri regulation 20 CSR 500-7.070.

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, Freedom 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.

Freedom 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 August 7, 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 Freedom, nothing in this Agreement shall preclude the Director or the Division from introducing Freedom'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: _____

July 31, 2017


Legacy Title Services, LLC dba
Freedom Title
By: Ryan Kerner
Its: President
License No. 8346662

DATED: _____

8/15/19


Carrie Couch, Director
Division of Consumer Affairs

DATED: _____

8.15.2019


Chlora Lindley-Myers, Director
Department of Insurance, Financial
Institutions and Professional Registration