



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

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

IN RE: GARRETT J. SCHWARTZ
1020 N. KINGS HIGHWAY ST., STE. G
CAPE GIRARDEAU, MO 63701-3500

TRACKING ID# 320011

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Garrett J. Schwartz (“Schwartz”) and the Division of Consumer Affairs (“Division”) 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 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, Schwartz has an active insurance producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information concerning Schwartz conducting the business of title insurance without a valid insurance producer license in violation of Sections 381.115.1 and 381.115.2(2), RSMo (Supp. 2013), and subjects Schwartz to enforcement action by the Director;

WHEREAS, Schwartz has been informed of his right to counsel and of his right to contest any attempt by the Department to discipline his insurance producer license, and states that he understands his rights to contest any such actions;

AND WHEREAS, Schwartz, 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 Schwartz, 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 Schwartz are committed knowingly, intentionally or in conscious disregard of the law, that Schwartz conducted the business of title insurance without a valid insurance producer license in violation of Sections 381.115.1 and 381.115.2(2), RSMo (Supp. 2013);

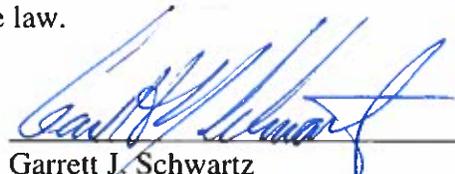
NOW, THEREFORE, in lieu of any recommendation or initiation by the Division of any action based on the violation cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Schwartz does hereby voluntarily and knowingly

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.

Schwartz 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 8, 2018.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Schwartz, nothing in this Agreement shall preclude the Director or the Division from introducing Schwartz'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: 16 August 2018



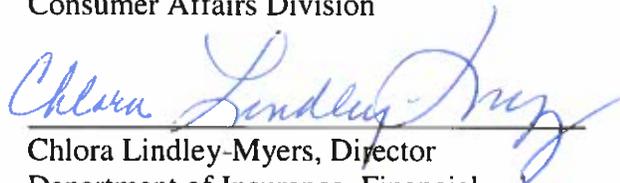
Garrett J. Schwartz
License No. 0140173

DATED: 8/21/18



Carrie Couch, Director
Consumer Affairs Division

DATED: 21 AUGUST 2018



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

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