

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

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

IN RE: INTEGRITY TITLE SOLUTIONS, LLC  
222 SOUTH CENTRAL AVENUE, STE. 110  
ST. LOUIS, MO 63105

TRACKING ID# 315096

RECEIVED  
NOV 15 2018

VOLUNTARY FORFEITURE AGREEMENT

DEPT OF INSURANCE,  
FINANCIAL INSTITUTIONS &  
PROFESSIONAL REGISTRATION

It is hereby agreed by Integrity Title Solutions, LLC, purchaser of the assets of Integrity Land Title Company, Inc. ("Integrity") 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, Integrity has an active business entity producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information concerning Integrity's failure to disclose the interest of another on the title insurance policy issued to the insured when making a determination of insurability upon review of the documentation, deeds and the security instruments in accordance with sound underwriting practices in violation of Sections 381.071.1(2) and 381.071.2, RSMo (Supp. 2013), and subjects Integrity to enforcement action by the Director;

WHEREAS, Integrity 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, Integrity, 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 Integrity, 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 Integrity are committed knowingly, intentionally or in conscious disregard of the law, that it failed to disclose the interest of another on the title insurance policy issued to the insured when making a determination of insurability upon review of the documentation, deeds and the security instruments in accordance with sound underwriting practices in violation of Sections 381.071.1(2) and 381.071.2, 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, Integrity does hereby voluntarily and knowingly surrender and forfeit the sum of five hundred dollars (\$500.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

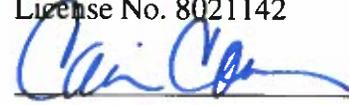
Integrity shall submit this sum to the Department by cashier's check or money order made payable to the State School Moneys Fund no later than November 5, 2018.

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

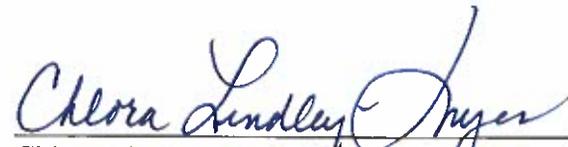
DATED: 11/14/2018

  
Integrity Title Solutions, LLC *Card Title Company, Inc.*  
By: Bruce R. Bartlett  
Its: *President*  
License No. 8021142

DATED: 11/21/18

  
Carrie Couch, Director  
Consumer Affairs Division

DATED: November 26, 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