



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

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

IN RE: MCCAFFREE-SHORT TITLE  
COMPANY, INC.  
4701 W. 110<sup>TH</sup> STREET  
OVERLAND PARK, KS 66211

TRACKING ID 278472

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by McCaffree-Short Title Company, Inc. ("McCaffree") and the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration, as follows:

WHEREAS, John M. Huff, 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 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, McCaffree currently holds an active license as a business entity producer with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning McCaffree's failure to:

- To follow written instructions for payment of real estate taxes and resolve matter prior to disbursement of escrow funds pursuant to Section 381.022.2(2), RSMo (Supp. 2013);
- Make a corresponding escrow deposit prior to disbursement of escrow funds pursuant to Section 381.412.2, RSMo (Supp. 2013);

Additionally, McCaffree:

- Materially aided in the failure to timely issue the title insurance policy to the insured pursuant to Section 381.038.3, RSMo (Supp. 2013);
- Materially aided employees to violate Chapter 381 by allowing unlicensed employees to perform title searches and determine insurability for the business of title insurance in contemplation of a title insurance policy to be issued pursuant to Section 381.045.1, RSMo (Supp. 2013);

and subjects McCaffree to enforcement action by the Director;

WHEREAS, McCaffree 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, McCaffree acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Consumer Affairs Division based on any additional violation of the insurance laws or regulations by

McCaffree, in which action the Director or the Consumer Affairs 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 McCaffree are committed knowingly, intentionally or in conscious disregard of the law, that it failed to:

- To follow written instructions for payment of real estate taxes and resolve matter prior to disbursement of escrow funds pursuant to Section 381.022.2(2), RSMo (Supp. 2013);
- Make a corresponding escrow deposit prior to disbursement of escrow funds pursuant to Section 381.412.2, RSMo (Supp. 2013);

Additionally, McCaffree:

- Materially aided in the failure to timely issue the title insurance policy to the insured pursuant to Section 381.038.3, RSMo (Supp. 2013);
- Materially aided employees to violate Chapter 381 by allowing unlicensed employees to perform title searches and determine insurability for the business of title insurance in contemplation of a title insurance policy to be issued pursuant to Section 381.045.1, RSMo (Supp. 2013);

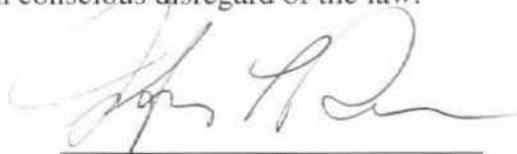
NOW, THEREFORE, in lieu of any recommendation or initiation by the Consumer Affairs Division of any action based on the violations cited in this Agreement, and after being afforded the opportunity to consult legal counsel, McCaffree does hereby voluntarily and knowingly surrender and forfeit the sum of seven hundred fifty dollars (\$750.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

McCaffree 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 December 5, 2016.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by McCaffree, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing McCaffree'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: \_\_\_\_\_



McCaffree-Short Title Company, Inc.

By: *Jesse Kease*

Its: *S.A. V.P.*

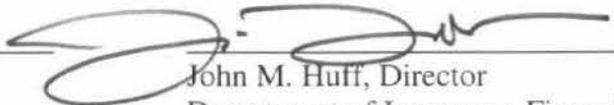
License No. 8021942

DATED: 12/16/16



Carrie Couch, Director  
Consumer Affairs Division

DATED: 12.28.16



John M. Huff, 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