



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

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

IN RE: MERCER COUNTY TITLE COMPANY  
604 ½ WEST MAIN  
PRINCETON, MO 64673

TRACKING ID 247444

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Mercer County Title Company ("Mercer") 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, Mercer 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 Mercer's failure to timely file the Annual Financial Interest Report and Affiliated Arrangement Report that were due March 31, 2015, which is a violation of Sections 381.029.3 and 381.029.4, RSMo (Supp. 2013) and Missouri regulation 20 CSR 500-7.070, and subjects Mercer to enforcement action by the Director;

WHEREAS, Mercer 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, Mercer, 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 Mercer, 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 Mercer 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, 2015, which is a violation of Sections 381.029.3 and 381.029.4, RSMo (Supp. 2013) and Missouri regulation 20 CSR 500-7.070.

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, Mercer 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.

Mercer 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 July 24, 2015.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Mercer, nothing in this Agreement

shall preclude the Director or the Consumer Affairs Division from introducing Mercer'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: 7-20-2015

*Mercer County Title Company*  
*Fonda Shipley*  
Mercer County Title Company  
By: *Fonda Shipley*  
Its: *President*  
License No. 0173729

DATED: 7/22/15

*Carrie Couch*  
Carrie Couch, Acting Director  
Consumer Affairs Division

DATED: 7-23-15

*John M. Huff*  
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