



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

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

IN RE: OAK HILLS TITLE AND REAL
ESTATE SERVICES, INC.
309 LEWIS ST.
CANTON, MO 63435

TRACKING ID# 319362

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Oak Hills Title and Real Estate Services, Inc. ("Oak Hills") 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, Oak Hills has a business entity producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information concerning Oak Hills' failure to document file with evidence of licensed insurance producer that performed title search and the source of evidence relied on for the title search in violation of 20 CSR 500-7.200(3) (A) and (B);

Oak Hills conducted the business of title insurance without a valid business entity insurance producer license in violation of Sections 381.115.1 and 381.115.2(1), RSMo (Supp. 2013);

Additionally, Oak Hills materially aided an employee to violate Section 381.115, RSMo (Supp. 2013) when the employee conducted the business of title insurance and handled escrows, settlements or closing without a valid insurance producer license pursuant to Section 381.045.1, RSMo (Supp. 2013), and subjects Oak Hills to enforcement action by the Director;

WHEREAS, Oak Hills 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, Oak Hills, 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 Oak Hills, 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 Oak Hills are committed knowingly, intentionally or in

conscious disregard of the law, that it failed to document file with evidence of licensed insurance producer that performed title search and the source of evidence relied on for the title search in violation of 20 CSR 500-7.200(3) (A) and (B);

Oak Hills conducted the business of title insurance without a valid business entity insurance producer license in violation of Sections 381.115.1 and 381.115.2(1), RSMo (Supp.2013);

Additionally, Oak Hills materially aided an employee to violate Section 381.115, RSMo (Supp. 2013) when the employee conducted the business of title insurance and handled escrows, settlements or closing without a valid insurance producer license pursuant to Section 381.045.1, 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, Oak Hills 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.

Oak Hills 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 30, 2018.

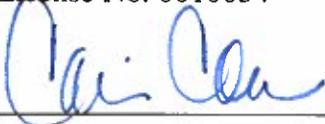
The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Oak Hills, nothing in this Agreement shall preclude the Director or the Division from introducing Oak Hills' admissions contained in this Agreement as evidence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

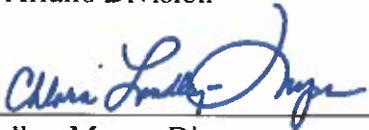
DATED: 7-26-18


Oak Hills Title and Real Estate Services Inc.
By: Mary Kay Allen
Its: President
License No. 0010034

DATED: 7/31/18


Carrie Couch, Director
Consumer Affairs Division

DATED: 8/1/18


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