



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

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

IN RE: RYAN PAUL FELLERS
531 N. FOX RIDGE DR. #208
RAYMORE, MO 64083

TRACKING ID# 323837

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Ryan Paul Fellers (“Fellers”) 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, Fellers' has an active insurance producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information concerning Fellers' failure to:

- Disclose premium consistent with rates filed by insurer and collect the filed fee for a closing protection letter in violation of Section 381.181.2, RSMo (2016);
- Timely record the security instrument in violation of Section 381.026.1, RSMo (Supp. 2013);
- Issue a closing protection letter to the seller in violation of Section 381.022.5, RSMo (2016);

and subjects Fellers to enforcement action by the Director;

WHEREAS, Fellers has voluntarily completed six hours of continuing education with emphasis on compliance when handling escrows, settlement or closings and disclosure of title service fees;

WHEREAS, Fellers 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, Fellers, 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 Fellers, 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 Fellers are committed knowingly, intentionally or in conscious disregard of the law, that he failed to:

- Disclose premium consistent with rates filed by insurer and collect the filed fee for a closing protection letter in violation of Section 381.181.2, RSMo (2016);
- Timely record the security instrument in violation of Section 381.026.1, RSMo (Supp. 2013);
- Issue a closing protection letter to the seller in violation of Section 381.022.5, RSMo (2016);

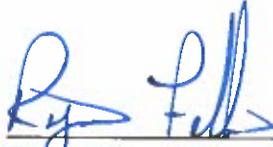
NOW, THEREFORE, in lieu of any recommendation or initiation by the Division of any action based on the violation cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Fellers does hereby voluntarily and knowingly surrender and forfeit the sum of seven hundred fifty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

Fellers 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 15, 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 Fellers, nothing in this Agreement shall preclude the Director or the Division from introducing Fellers'

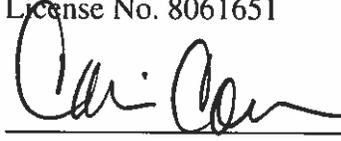
admissions contained in this Agreement as evidence that the acts described herein form part of a course of conduct, a business practice, or other such series of similar violations, or for purposes of showing that such later alleged acts are committed knowingly, intentionally or in conscious disregard of the law.

DATED: 12-12-2018



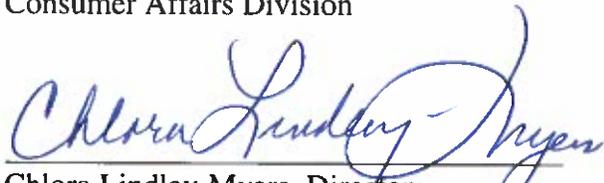
Ryan Paul Fellers
License No. 8061651

DATED: 12/18/18



Carrie Couch, Director
Consumer Affairs Division

DATED: 20 December 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