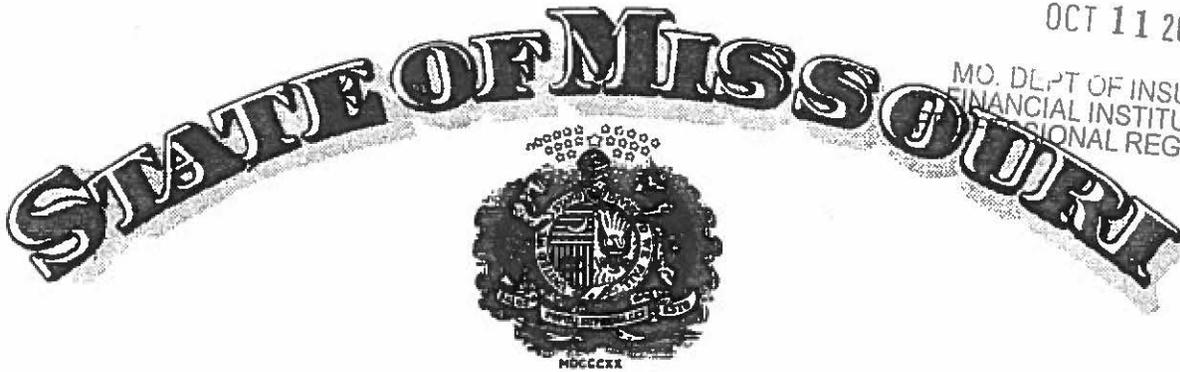


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OCT 11 2017

MO. DEPT OF INSURANCE,
FINANCIAL INSTITUTIONS &
PROFESSIONAL REGISTRATION



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

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

IN RE: REAL ADVANTAGE, LLC DBA TRACKING ID# 300682
ORANGE COAST LENDER SERVICES
1000 COMMERCE DR., STE 420
PITTSBURGH, PA 15275

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Real Advantage, LLC dba Orange Coast Lender Services (“OCLS”) and the Division of Consumer Affairs 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 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, OCLS currently holds an active license as a business entity producer with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information concerning OCLS's failure to designate a qualified principal from September 12, 2016, until August 13, 2017, pursuant to Section 381.118.1, RSMo (Supp. 2013) and subjects OCLS to enforcement action by the Director;

WHEREAS, OCLS 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, OCLS 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 OCLS, 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 OCLS are committed knowingly, intentionally or in conscious disregard of the law, that it failed to designate a qualified principal pursuant to Section 381.118.1, RSMo (Supp. 2013);

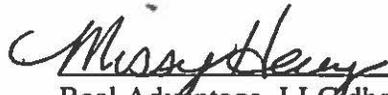
NOW, THEREFORE, in lieu of any recommendation or initiation by the Division of any action based on the violations cited in this Agreement, and after being afforded the opportunity to consult legal counsel, OCLS does hereby voluntarily and knowingly surrender and forfeit the sum of two hundred fifty dollars (\$250.00), such sum to be paid

into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

OCLS 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 October 6, 2017.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by OCLS, nothing in this Agreement shall preclude the Director or the Division from introducing OCLS'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: 10-5-17


Real Advantage, LLC dba
Orange Coast Lender Services
By: *Missy Hawcy*
Its: *VP*
License No. 8021602

DATED: 10/11/17


Carrie Couch, Director
Division of Consumer Affairs

DATED: 10.20.2017


Chlora Lindley-Myers, Director
Department of Insurance, Financial
Institutions and Professional
Registration