



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

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

**VOLUNTARY FORFEITURE AGREEMENT**

TO: Randolph H. Maness  
Maness & Miller  
118 Washington St.  
Doniphan MO 63935

RE: Farmers National Title Insurance Company, Complainant  
Our File #08A000858

DATE: December 4, 2008

It is hereby agreed by Maness & Miller and the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration, as follows:

WHEREAS, Linda Bohrer is the duly appointed Acting Director of the Department of Insurance, Financial Institutions and Professional Registration, State of Missouri (hereinafter, Director) 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 of Insurance, Financial Institutions and Professional Registration is charged with investigating producers, business entity producers, and companies engaged in the business of insurance pursuant to Sections 374.085 and 375.190, RSMo (2000) and is authorized by the Director to recommend enforcement action under the laws relating to insurance;

WHEREAS, Maness & Miller is licensed as a business entity producer by the Department of Insurance, Financial Institutions and Professional Registration, pursuant to Chapters 374, 375 and 381 RSMo;

WHEREAS, the investigation by the Consumer Affairs Division revealed that Maness & Miller violated our insurance laws and is subject to enforcement action by the Director for the following:

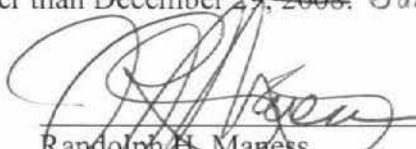
1. Maness & Miller failed to issue the Policies of Title Insurance within forty-five days of closing, therefore violating Section 381.038.31 RSMo;

WHEREAS, Maness & Miller. has been informed of the nature of their violations, their right to counsel, and their right to contest any attempt by the Department of Insurance, Financial Institutions, and Professional Registration to discipline the business entity producer license, or to recover whatever penalties or other monetary relief as may be provided for by statute, and states that it understands its rights to contest any such actions;

NOW, THEREFORE, in lieu of the Department of Insurance, Financial Institutions, and Professional Registration of any action to revoke or suspend the business entity producer license of Maness & Miller or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, Maness & Miller, does hereby voluntarily and knowingly surrender and forfeit the sum of \$3,000.00, such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

Maness & Miller shall submit this sum to the Department of Insurance, Financial Institutions, and Professional Registration, by company check, cashier's check or money order made payable to the Missouri School Fund no later than ~~December 29, 2008.~~ *January 9, 2009*


Dated: *January 7, 2009*

  
Randolph H. Maness  
Maness & Miller

Dated: *1/16/09*

  
Mary Kempker, Division Director

Dated: *1-16-09*

  
~~Linda Bohrer, Acting Director~~  
Missouri Department of Insurance, Financial  
Institutions, and Professional Registration  
*KIP STETZER, ACTING DIRECTOR*

Please submit this form along with payment to:  
Missouri Department of Insurance  
Attention: Larry Leppard, Title Insurance Investigator II  
P O Box 4001  
Jefferson City, MO 65102-0690  
(573) 526-4252