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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: WESTERN MISSOURI TITLE CO.
116 HOUT STREET
WARRENSBURG, MO 64093-1700

TRACKING ID 277478

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Western Missouri Title Co. ("Western Missouri") 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 of Insurance, Financial Institutions and Professional Registration is charged with investigating producers and companies engaged in the business of insurance pursuant to Section 374.085, RSMo and is authorized by the Director to recommend enforcement action under the laws relating to insurance;

WHEREAS, Western Missouri currently holds an active license as an business entity insurance

producer with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, an investigation suggests that Western Missouri failed to:

- Timely file the Annual Financial Interest Report (T-5A) and the Annual Affiliated Business Report (T-5B), which were due by March 31, 2016; and
- Comply with the mandate of Section 381.038.3, RSMo (Supp. 2013) to issue the title insurance policy within forty-five days after compliance with the requirements of the title insurance commitment,

subjecting Western Missouri to enforcement action by the Director;

WHEREAS, Western Missouri 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, Western Missouri 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 Western Missouri, in which action the Director or the Consumer Affairs Division alleges that the violation described herein forms part of a course of conduct, a business practice, or other such series of similar violations, or that future violations by Western Missouri are committed knowingly, intentionally or in conscious disregard of the law, that it failed to:

- Timely file the Annual Financial Interest Report (T-5A) and the Annual Affiliated Business Report (T-5B), which were due by March 31, 2016; and
- Comply with the mandate of Section 381.038.3, RSMo (Supp. 2013) to issue the title insurance policy within forty-five days after compliance with the requirements of the title insurance commitment.

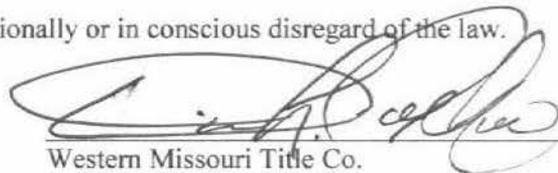
NOW, THEREFORE, in lieu of any recommendation or initiation by the Consumer Affairs Division of any action based on the violations cited in this Agreement, and after being afforded the

opportunity to consult legal counsel, Western Missouri does hereby voluntarily and knowingly surrender and forfeit the sum of five hundred fifty dollars (\$550.00), such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

Western Missouri 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 30, 2016.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Western Missouri, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Western Missouri's admissions contained in this Agreement as evidence that the act described herein forms 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.

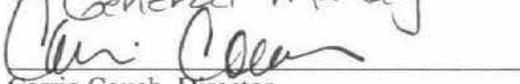
DATED: 12-28-2016



Western Missouri Title Co.
License # 0002822

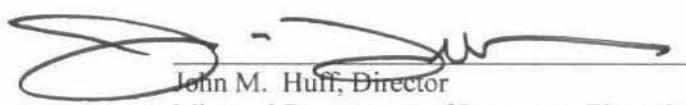
By: Diana L. Calhoun
Its: General Manager

DATED: 1/5/17



Carrie Couch, Director
Consumer Affairs Division

DATED: 1-10-17



John M. Huff, Director
Missouri Department of Insurance, Financial Institutions
and Professional Registration

Return to:
Department of Insurance
Marjorie Thompson
P O Box 4001
Jefferson City, MO 65102