

STATE OF MISSOURI

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MO INS DEPT
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DEPARTMENT OF



INSURANCE

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

VOLUNTARY FORFEITURE AGREEMENT

TO: ELIZABETH LIGGETT- PRESIDENT
CAPITAL TITLE AGENCY, INC
7007 COLLEGE BOULEVARD, SUITE 270
OVERLAND PARK KANSAS 66211

RE: Our Files #06A000038, #06A000041

DATE: March 14, 2006

It is hereby agreed by W. Dale Finke, Director of the Missouri Department of Insurance, Lori A. Elliott, Carol A. Gabriel, and Capital Title Agency, Inc. ("Capital Title Agency") as follows:

WHEREAS, W. Dale Finke, Director of the Missouri Department of Insurance, an agency of the state of Missouri created and established for administering and enforcing all laws in relation to insurance and insurance companies doing business in the state of Missouri;

WHEREAS, Lori A. Elliott and Carol A. Gabriel are unlicensed, and Capital Title Agency is licensed by the Department of Insurance to do business in the state of Missouri pursuant to Chapters 374, 375, and 381 RSMo;

WHEREAS, the Department's investigation has revealed that:

1. Lori A. Elliott conducted the business of title insurance or other related services without a valid license, thereby violating Sections 381.031(17), 375.014, 375.141.1(12) RSMo;
2. Carol A. Gabriel conducted the business of title insurance or other related services without a valid license, thereby violating Sections 381.031(17), 375.014, 375.141.1(12) RSMo; and

3. Capital Title Agency allowed unlicensed individuals to conduct the business of title insurance or other related services, thereby violating Sections 381.031(17), and 375.141.1(12) RSMo.

WHEREAS, Lori A. Elliott, Carol A. Gabriel, and Capital Title Agency, after being advised by legal counsel, do hereby voluntarily and knowingly waive any and all rights for procedural requirements, including notice and an opportunity for a hearing, which may have otherwise applied to the above investigation; and

NOW THEREFORE, in lieu of the institution by the Department of Insurance of any action for the refusal to issue a license to Lori A. Elliott and Carol A. Gabriel, and for the suspension or revocation of the license of Capital Title Agency to transact the business of insurance in the state of Missouri or the imposition of other sanctions, Lori A. Elliott, Carol A. Gabriel, and Capital Title Agency do hereby voluntarily and knowingly waive all rights to any hearing, and do surrender and forfeit the sum of EIGHT HUNDRED TWENTY FIVE DOLLARS (\$825.00), such sum payable to the Missouri School Fund in accordance with Section 374.280.2 RSMo.

Lori A. Elliott, Carol A. Gabriel, and/or Capital Title Agency shall submit this sum to the Department of Insurance no later than April 4, 2006, or this offer to settle the violations lapses.

3/21/06
Dated:

Lori A. Elliott
Lori A. Elliott- Applicant

3/21/06
Dated:

Carol A. Gabriel
Carol A. Gabriel- Applicant

3/21/06
Dated:

Elizabeth Liggett
Elizabeth Liggett - President
Capital Title Agency, Inc.

04/06/06
Dated:

W. Dale Finke
W. Dale Finke, Director
Missouri Department of Insurance

Please submit this form along with payment to:

Missouri Department of Insurance
Attention: Rita Heimericks-Ash
P O Box 4001
Jefferson City, MO 65102-0690
(573) 526-4252