

STATE OF MISSOURI



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AUG 11 2009
DEPT. OF INSURANCE
FINANCIAL INSTITUTIONS &
PROFESSIONAL REGISTRATION

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

VOLUNTARY FORFEITURE AGREEMENT

TO: Kurt J. McLey
Nations Title Agency, Inc.
5370 W. 95th Street
Prairie Village KS 66207

RE: Todd S. Lewis, Complainant
Our File #09A000316

DATE: July 20, 2009

It is hereby agreed by Nations Title Agency, Inc., 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) 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, Nations Title Agency, Inc., 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 Nations Title Agency, Inc., violated our insurance laws and is subject to enforcement action by the Director for the following:

1. Nations Title Agency, Inc., failed to record the security document within five (5) days violating Section 381.026.1 RSMo and constitutes as unsound underwriting practices in violation of Section 381.071.1 (2).
2. Nations Title Agency, Inc. used an unlicensed producer to perform settlement services violating Section 381.115.2.
3. Nations Title Agency, Inc. used an unlicensed abstractor to perform a title search violating Section 381.115.2 RSMo.
- 4.

WHEREAS, Nations Title Agency, Inc., 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 Nations Title Agency, Inc., or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, Nations Title Agency, Inc., 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.

Nations Title Agency, Inc., 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 August 11, 2009.

8-9-09

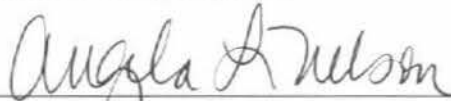
Dated:



Kurt J. McLey
Nations Title Agency, Inc.

8-24-2009

Dated:



Angela L. Nelson, Division Director

8-25-09

Dated:



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

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) 526-3411