

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

IN RE: JAJUAN HARRIS

6 NOB HILL

ST. LOUIS, MO 63138

TRACKING ID 231170

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by JaJuan Harris 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 and 375, RSMo, include the supervision and regulation of the business of bail bonds;

WHEREAS, the Consumer Affairs Division of the Department is charged with investigating bail bond agents engaged in the bail bond business pursuant to Sections 374.085, 374.190 and 374.764 RSMo and is authorized by the Director to recommend enforcement action under the laws relating to bail bonds;

WHEREAS, JaJuan Harris was a licensed bail bond agent and has applied for a erenewal of his bail bonds license and subject to Chapter 374, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning JaJuan Harris' violation of:

• 20 CSR 100-4.100 which requires a response within 20 day on an inquiry by the Consumer Affairs Division;

and subjects JaJuan Harris to enforcement action by the Director;

WHEREAS, JaJuan Harris has been informed of his right to counsel and of his right to contest any attempt by the Department to discipline his general bail bond license, and states that he understands his rights to contest any such actions;

AND WHEREAS, JaJuan Harris, 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 bail bond laws or regulations by JaJuan Harris, in which action the Director or the Consumer Affairs 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 JaJuan Harris are committed knowingly, intentionally or in conscious disregard of the law, that he failed to provide a written response to the Consumer Affair's Division

and that such conduct violated Section 374.716, RSMo.

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, JaJuan Harris 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.

JaJuan Harris 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 September 11, 2015

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by JaJuan Harris, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing JaJuan Harris'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: 8-21-15

JaJuan Harris Lic #: 0390528

DATED: 8 27/15

Carrie Couch, Acting Director Consumer Affairs Division

DATED: 22815

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

Registration

Return original to: Les Hogue Missouri Department of Insurance, Financial Institutions and Professional Registration PO Box 4001 Jefferson City, MO 65102