

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

IN RE: KEITH FORBES 4111 AVERY LANE BRIDGETON, MO 63044

Our File Number 113402 (c) 114556 (e)

VOLUNTARY FORFEITURE

It is hereby agreed by Keith Forbes 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 Chapter 374, RSMo, include the supervision and regulation of the business of bail bonds;

WHEREAS, the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration is charged with investigating bail bond applications, bail bond agents and general bail bond agents in the bail bond business pursuant to Section 374.085, RSMo 2000 and Section 374.764 RSMo (Supp. 2009) and is authorized by the Director to recommend enforcement action under the laws relating to insurance;

WHEREAS, Keith Forbes is an applicant for a bail bond license;

WHEREAS, information has been received by the Consumer Affairs Division concerning Keith Forbes violation: Section 374.755.1(3) RSMo (Supp. 2009) - Use of fraud, deception, misrepresentation or bribery in securing any license by the failure to disclose a 1998 misdemeanor court action in St. Charles County and a 1999 misdemeanor court action is St. Louis County, subjecting him to enforcement action by the Director;

WHEREAS, Keith Forbes has been informed of the nature of his violation, of his right to counsel and of his right to contest any attempt by the Department of Insurance, Financial Institutions, and Professional Registration to refuse to issue his bail bond license, or to recover whatever penalties or other monetary relief as may be provided for by statute, and states that he understands his rights to contest any such actions;

NOW, THEREFORE, in lieu of the institution by the Department of Insurance, Financial Institutions, and Professional Registration of any action to deny the application of a bail bond license of Keith Forbes or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, Keith Forbes, does hereby voluntarily and knowingly surrender and forfeit the sum of \$200.00, such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

Keith Forbes shall submit this sum to the Department of Insurance, Financial Institutions and Professional Registration, by cashier's check or money order made payable to the Missouri State School Fund no later than December 24, 2010.

DATED: 12/5/10

DATED: 12/10/10

Keith Forbes

Bail Bond Agent Applicant

Angela Nelson

Consumer Affairs Division Director

DATED: 12-14-10

John M. Huff,

Director, Department of Insurance,

Financial Institutions and Professional Registration

Please submit this form along with payment to:

Missouri Department of Insurance Attention: Les Hogue P O Box 4001 Jefferson City, MO 65102-0690 (573) 526-3410