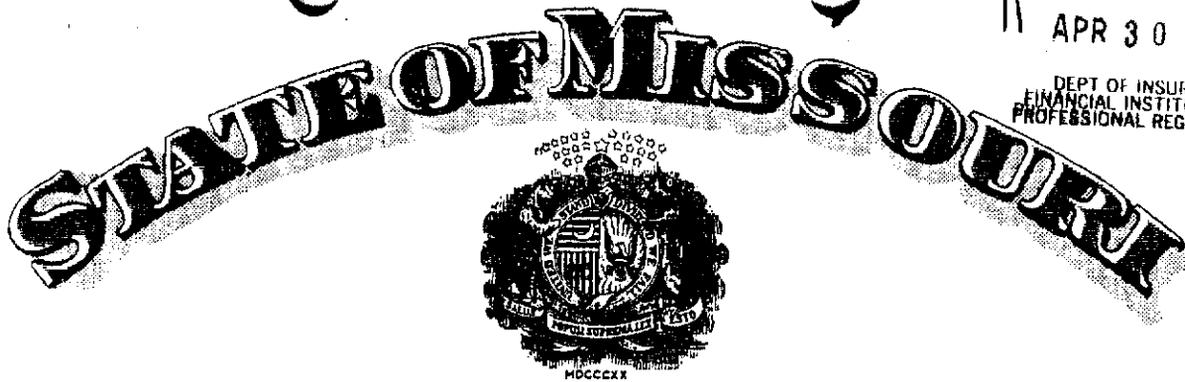


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DEPT OF INSURANCE,
FINANCIAL INSTITUTIONS &
PROFESSIONAL REGISTRATION

**DEPARTMENT OF INSURANCE, FINANCIAL
INSTITUTIONS AND PROFESSIONAL REGISTRATION**

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

IN THE MATTER OF:

Lyle E. Owens,
Applicant

Case No. 09A000239

Serve at:
904 N. Union
Union, MO 63084

CONSENT ORDER

GRANTING LICENSE UNDER SPECIAL CIRCUMSTANCES

John M. Huff is the duly appointed Director of the Missouri Department of Insurance, Financial Institutions, and Professional Registration. The Director has authority for the supervision, regulation, discipline and licensing of insurance producers.

The Consumer Affairs Division of the Department has the duty to ensure that applicants who are granted the privilege of a license demonstrate the knowledge, skills, honesty and integrity which Missouri's consumers expect from licensed insurance producers. The licensing process is controlled, in part, by a Missouri statute entitled Complaint by department, procedure—grounds—disciplinary—alternate procedure—additional remedy. Section 374.755 RSMo (Cum. Supp. 2008) The principal purpose of Section 375.755 is not to punish licensees or applicants, but to protect the public.

The Director may refuse to issue a bail bond license based upon the use of fraud, deception, misrepresentation or bribery in securing any license by failing to disclose the 2008 misdemeanor court action.

THE LYLE E. OWENS APPLICATION

On March 30, 2009, Lyle E. Owens submitted a Uniform Application for Bail Bond or Surety Recovery License. Lyle E. Owens failed to disclose on his license application a 2008 misdemeanor court action in Franklin County.

Based upon the information and evidence gathered during the investigation, the Consumer Affairs Division has recommended the Director approve Lyle E. Owens application and issue him a license under the terms and conditions herein.

This Consent Order is in the public interest because it constitutes an appropriate disposition of the application for the Applicant and it ensures adequate protection of the public. The Consumer Affairs Division and Lyle E. Owens hereby enter into and agree to abide by the mutually beneficial terms of this Consent Order.

The Director is authorized to issue this Consent Order pursuant to Section 374.046 RSMo (Cum. Supp. 2008). The Director is authorized to enforce this Consent Order and may initiate any lawful action to do so.

IT IS THEREFORE ORDERED THAT: Lyle E. Owens' bail bond or surety recovery license is hereby approved, subject to the following mandatory conditions:

1. If Lyle E. Owens violates his probation, Lyle E. Owens shall notify the Consumer Affairs Division within five business days of the violation.
2. Lyle E. Owens hereby authorizes the release of personal information with a representative of the Consumer Affairs Division of the Department which issued this order.
3. If, after successful completion of his probation, Lyle E. Owens will provide the Department with a copy of the order discharging him from probation, and if Lyle E. Owens has no complaints or investigations pending with any regulatory or law enforcement agency, then the Department will dissolve this Consent Order and remove each of its conditions from Lyle E. Owens' license.
4. Lyle E. Owens shall pay \$100.00 to the Missouri School Fund for failure to disclose his 2008 misdemeanor court action on his license application, in violation of Section 374.755.1 (3) RSMo (Cum. Supp. 2008).

Lyle E. Owens hereby acknowledges that if the Director were to refuse his license, he would have the right to file an appeal with the Administrative Hearing Commission. Lyle E. Owens is aware of that right, and is similarly aware of the length of time such an appeal process would require. In consideration of his options, and his desire to begin work, albeit under the conditions of this Consent Order, Lyle E. Owens has made clear his preference to enter into this

Consent Order, as signified by his signature.

By signing this Consent Order each signatory certifies that he or she is fully authorized to do so and that each signatory has read, understood, and agreed to the terms, conditions, and requirements of the Consent Order in their entirety.

Lyle E. Owens
Lyle E. Owens, Applicant

4-27-09
Date

Subscribed and sworn to before me this 27 day of April, 2009. I am commissioned as a notary public within the County of Franklin, State of Missouri, and my commission expires on 9-30-09.



JILL L. ROLF
My Commission Expires
September 20, 2009
Franklin County
Commission #05455866

Jill L. Rolf
Notary Public

Mary Kempker 5/4/09
Mary Kempker, Director
Division of Consumer Affairs

4-27-09
Date

SO ORDERED, SIGNED AND OFFICIAL SEAL AFFIXED

THIS 6th DAY OF MAY, 2009.

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

Return to:
Division of Consumer Affairs
P.O. Box 690
Jefferson City, MO 65102