DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

IN THE MATTER OF:	)	
	)	
FRANCIS A. RITROVATO, JR.	)	Case No. 09A000310
Applicant	)	
	)	
Serve at: P.O. Box 712	)	
Crystal City, MO 63019	)	
	)	

CONSENT ORDER
GRANTING LICENSE RENEWAL UNDER SPECIAL CIRCUMSTANCES

John M. Huff is the duly appointed Director of the Missouri Department of Insurance, Financial Institutions, and Professional Registration. As such, the Director has authority for the supervision, regulation, discipline and licensing of bail bond agents pursuant to Missouri's Professional Bail Bondsman and Surety Recovery Agent Licensure Act.

The Consumer Affairs Division of the Department is authorized by the Director to investigate applications for bail bond agent licenses.

On April 28, 2009, the Department received Francis Ritovato's application for renewal of his bail bond agent license. A subsequent investigation revealed that on August 18, 2008, you

were found guilty or entered a plea of guilty to misdemeanor Possession of a Firearm while intoxicated and received a one year suspended execution of sentence with two years of supervised probation through the Missouri Board of Probation and Parole.

The Director may refuse to renew a license based upon grounds which demonstrate a lack of competence or trustworthiness. The Consumer Affairs Division has spoken to Ritrovato about whether the activities which led to his arrest and prosecution might constitute grounds for denial. There is no doubt that a felony conviction against Ritrovato would have removed the Director's discretion and mandate the denial of Ritrovato's Bail Bond license pursuant to Section 374.755.1(2), RSMo (Cum. Supp. 2008) and Missouri's Supreme Court Rule 33.17.

In order to avoid delay, Ritrovato has agreed to enter into, and abide by the mutually agreeable terms of this consent order. Both Ritrovato and the Department agree that if Ritrovato were to have received a felony conviction he would automatically be disqualified to be a bail bond agent in the state of Missouri. Therefore, the terms set forth in this Consent Order are an appropriate disposition of this matter and entry of this order is in the public interest.

The Director is authorized to issue this Consent Order pursuant to sections 374.046 and 374.755 RSMo (Cum Supp. 2008.) The Director is authorized to enforce this consent order and may initiate any action to do so authorized by law.

IT IS THEREFORE ORDERED THAT the renewal of Francis A. Ritrovato's bail bond agent license is hereby approved subject to mutual agreement upon each of the following mandatory conditions:

1. If Ritrovato violates any terms of his probation, and elects to appeal that decision to the Missouri Court of Appeals; he must nevertheless surrender his license pending the final outcome of his probation outcome.

2. If Ritrovato violates any terms of his probation, Ritrovato must notify the Consumer Affairs Division within five (5) business days of the court's docket entry to that effect.

3. If probation is completed successfully, the Director will vacate this Consent Order and remove any of its conditions from Ritrovato's license.

Ritovato hereby acknowledges that if the Director were to refuse to renew Ritrovato's bail bond license, he would have the right to file an appeal with the Administrative Hearing Commission. Ritrovato 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 return to work, under the conditions of this consent order, Ritrovato 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.

Francis A. Ritrovato, Jr.

June 2. 2009
Date

Mary Kempker, Director
Division of Consumer Affairs

6/12/09
Date

SO ORDERED, SIGNED AND OFFICIAL SEAL AFFIXED

THIS 11TH DAY OF JUNE, 2009.

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

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