



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

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

IN RE: DENISE ZOELLICK
2909 Lake Town Drive
Columbia, MO 65203

DIFP File Number 186357

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by DENISE ZOELLICK and the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration, as follows:

WHEREAS, John M. Huff, or his successor, 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 and 375, RSMo, include the supervision and regulation of bail bond agents and bail bond business;

WHEREAS, the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration is charged with investigating producers and companies engaged in the business of insurance pursuant to Section 374.085, RSMo Supp. 2012 and is authorized by the Director to recommend enforcement

action under the laws relating to bail bond agents and bail bond business;

WHEREAS, DENISE ZOELLICK is currently licensed in Missouri as a bail bond agent under License No. 0404616 by the Department of Insurance, Financial Institutions and Professional Registration, pursuant to Chapter 374, RSMo;

WHEREAS, the investigation by the Consumer Affairs Division revealed:

1. DENISE ZOELLICK collected \$2,500 each from Yandy Oseguera and Yuniel Oseguera as bail bond premium and/or bail bond collateral,
2. DENISE ZOELLICK noted only \$500 each as premium on each bail bond contract with Yandy Oseguera and Yuniel Oseguera;
3. DENISE ZOELLICK noted only \$500 in premium from each transaction with Yandy Oseguera and Yuniel Oseguera on her transmittal sheet reporting the transactions for her general bail bond agent; and
4. DENISE ZOELLICK did not issue any receipt for collateral to either Yandy Oseguera or Yuniel Oseguera;

The activity by DENISE ZOELLICK which is set out above, subjects her to enforcement action by the Director under the following provision, and potentially under other provisions of Missouri's bail bond statutes and regulations:

Section 374.716, RSMo Supp. 2012 (emphasis added):

1. Every bail bond agent shall account for each power of attorney assigned by the general bail bond agent on a weekly basis and **remit all sums collected and owed to the general bail bond agent pursuant to his or her written contract.** The general bail bond agent shall maintain the weekly accounting and remittance records for a period of three years. Such records shall be subject to inspection by the director or his or her designee during regular business hours or at other reasonable times

WHEREAS, DENISE ZOELLICK has been informed of the nature of her violations, of her right to counsel and of her right to contest any attempt by the Department of Insurance, Financial Institutions and Professional Registration, to

discipline her bail bond agent license, or to recover whatever penalties or other monetary relief as may be provided for by statute, and states that she understands her rights to contest any such actions;

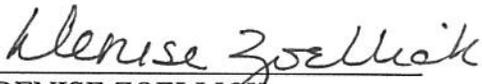
NOW, THEREFORE, in lieu of the institution by the Department of Insurance, Financial Institutions and Professional Registration of any action to revoke or suspend the insurance producer license of DENISE ZOELLICK or to impose any other penalties provided for by statute for the above-described violation or any other violations based on the above-described conduct, after being afforded the opportunity to consult legal counsel, DENISE ZOELLICK, does hereby voluntarily and knowingly surrender and forfeit the sum of one thousand dollars (\$1,000.00), such sum to be paid to the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

DENISE ZOELLICK shall submit this sum to the Department of Insurance, Financial Institutions and Professional Registration, by a cashier's check or money order for one thousand dollars (\$1,000) made **payable to the Missouri State School Fund** no later than **Monday, July 15, 2013**.

IN FURTHER CONSIDERATION for the Department's forbearance from seeking to discipline her bail bond agent license for the above-described violation or any other violations based on the above-described conduct, DENISE ZOELLICK agrees and promises to pay two thousand dollars (\$2,000) to Yandy Oseguera and two thousand dollars (\$2,000) to Yuniel Oseguera, as a refund of the excess bail bond premium and/or collateral collected from them.

DENISE ZOELLICK shall submit the sums described in the preceding paragraph to Yandy Oseguera and Yuniel Oseguera by presenting their attorney, George Batek, a cashier's check or money order for four thousand dollars (\$4,000) made **payable to the Osegueras jointly** no later than **Monday, May 7, 2013**.

DATED: 4/30/2013


DENISE ZOELLICK
Bail Bond Agent

DATED: 10.10.13


MATT BARTON
Division Director

DATED: 10-21-13


JOHN M. HUFF
Director

Return to:
Department of Insurance, Financial Institutions & Professional Registration
Attn: Les Hogue
P. O. Box 690
Jefferson City, MO 65102