DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

IN RE: JOHN DOWNING
608 N. EAST STREET
CALIFORNIA, MO 65018

TRACKING ID 246768

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by John Downing 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, John Downing is licensed as a bail bond agent and subject to Chapter 374, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning John Downing's violation of:

- **Section 374.757.1 (Non Cum. Supp. 2014) – By his failure to inform the local law enforcement of his intentions to apprehend any person in the state before attempting such apprehension**

and subjects John Downing to enforcement action by the Director;

WHEREAS, John Downing has been informed of his right to counsel and of his right to contest any attempt by the Department to discipline his bail bond agent's license, and states that he understands his rights to contest any such actions;

AND WHEREAS, John Downing, 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 John Downing, in which action the Direct or the Consumer Affairs Division alleges that the violation described herein forms part of a course of conduct, a business practice, or other such series of similar violations, or that future violations by John Downing are committed knowingly, intentionally or in conscious disregard of the law, that he failed to notify law enforcement of an apprehension prior to attempting such apprehension, and that such conduct violated Section 374.757, RSMo, (Non Cum. Supp. 2014).

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, John Downing 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.

John Downing 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 18, 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 John Downing, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing John Downing'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: 9/23/15

John Downing
Bail Bond Agent
License #: 8040452

DATED: 9/28/15

Carrie Couch, Acting Director
Consumer Affairs Division

DATED: 9/28/15

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