DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

IN RE: KRISTY FAIRCHILD
31163 HIGHLINE DRIVE
WARSAW, MO 65355

TRACKING ID 248181

VOLUNTARY FORFEITURE AGREEMENT

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

WHEREAS, the Consumer Affairs Division has received information concerning Kristy Fairchild's violation of:

- **Missouri Supreme Court Rule 33.13 – By her failure to obtain the surety's authorization before taking a principle into custody, and:**
- **Section 374.755.1(4), RSMo (Supp. 2013) for obtaining any compensation by means of fraud, deception or misrepresentation**

and subjects Kristy Fairchild to enforcement action by the Director;

WHEREAS, Kristy Fairchild has been informed of her right to counsel and of her right to contest any attempt by the Department to discipline her bail bond license, and states that she understands her rights to contest any such actions;

AND WHEREAS, Kristy Fairchild, acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director of the Consumer Affairs Division based on any additional violation of the bail bond laws or regulations by Kristy Fairchild in which action the Director 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 Kristy Fairchild are committed knowingly, intentionally or in conscious disregard of the law, in that she failed to obtain authorization prior to taking a principle into custody and obtaining compensation by means of deception and that such conduct violated Missouri Supreme Court Rule 33.13 and Section 374.755, RSMo.

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, Kristy Fairchild does hereby voluntarily and knowingly surrender and forfeit the sum of five hundred dollars ($500.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Kristy Fairchild 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 October 23, 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 Kristy Fairchild, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Kristy Fairchild'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: 10/16/15

Kristy Fairchild
Kristy Fairchild
Bail Bond Agent
License #: 0414116

DATED: 10/20/15

Carrie Couch, Director
Consumer Affairs Division

DATED: 10-21-15

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