STATE OF MISSOURI

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

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MAY 05 2015
DEPT OF INSURANCE, FINANCIAL INSTITUTIONS & PROFESSIONAL REGISTRATION

IN RE: KRISTOPHER HETLAGE
431 WILLOW WOOD CT
ST. CHARLES, MO 63303

TRACKING ID 241047

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Kristopher Hetlage 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, Kristopher Hetlage has applied for a bail bond license with the Department, pursuant to Chapter 374, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning Kristopher Hetlage's failure to disclose a 2010 misdemeanor assault which is a violation of Section 374.210.1(1) RSMO (Non. Cum. Supp. 2014) and subjects Kristopher Hetlage to

enforcement action by the Director.

WHEREAS, Kristopher Hetlage has been informed of his right to counsel and of his right to contest any attempt by the Department to refuse his bail bond license, and states that he understands his rights to contest any such actions;

AND WHEREAS, Kristopher Hetlage, 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 Kristopher Hetlage, in which action the Director or the Consumer Affairs Division alleges that the violations described herein form part of a course of conduct, a business practice, or other such series of similar violations, or that future violations by Kristopher Hetlage are committed knowingly, intentionally or in conscious disregard of the law, that he failed to disclose a 2010 misdemeanor assault court action and that such conduct violated Section 374.210 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, Kristopher Hetlage 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.

Kristopher Hetlage 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 May 15, 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 Kristopher Hetlage nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Kristopher Hetlage'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: 5/1/2015

Kristopher Hetlage
Bail Bond Applicant

DATED: 5/6/15

Carrie Couch, Acting Director
Consumer Affairs Division

DATED: 5-7-15

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

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