STATE OF MISSOURI

MDCCCXX

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

RECEIVED
MAY 0 4 2015
DEPT OF INSURANCE, FINANCIAL INSTITUTIONS & PROFESSIONAL REGISTRATION

IN RE: MARY CROSS
1242 ADAMS ROAD
BONNE TERRE, MO 63628

TRACKING ID 240264 (E)

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Mary Cross 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, Mary Cross is licensed as a General Bail Bond Agent and subject to Chapter 374, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning Mary Cross's violation of:

> **Section 374.760 RSMo 2000** - Each general bail bond agent shall file, between the first and tenth day of each month, sworn affidavits with the department stating that there are no unsatisfied judgments against him. Such affidavits shall be in the form and manner prescribed by the department.

and subjects Mary Cross to enforcement action by the Director;

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

AND WHEREAS, Mary Cross 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 Mary Cross, 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 Mary Cross are committed knowingly, intentionally or in conscious disregard of the law, that she failed to provide four (4) consecutive monthly affidavits to the department and that such conduct violated Section 374.760, 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, Mary Cross does hereby voluntarily and knowingly surrender and forfeit the sum of two hundred dollars ($200.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Mary Cross 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 Mary Cross nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Mary Cross'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: 4-30-15

Mary Cross
Mary Cross
License No. 8059062
General Bail Bond Agent

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