DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

In Re: Melinda Reeder Curington
5612 South 169th Street
Omaha, NE 68135

File Number 09A000735

VOLUNTARY FORFEITURE

It is hereby agreed by Melinda Reeder Curington 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) whose duties, pursuant to Chapters 374 and 375, RSMo, include the supervision and regulation of the business of insurance;

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 Sections 374.085 and 374.190, RSMo 2000 and is authorized by the Director to recommend enforcement action under the laws relating to insurance;

WHEREAS, Melinda Reeder Curington has applied for her license as a non resident producer with the Department of Insurance, Financial Institutions and Professional Registration, pursuant to Chapters 374 and 375, RSMo;

WHEREAS, information has been received by the Consumer Affairs Division that Melinda Reeder Curington failed to correctly answer on the license application that she was the subject of an administrative action from the state of Nebraska, which is grounds for discipline under Section 375.141.1(1) RSMo (Cum. Supp. 2008), subjecting Melinda Reeder Curington to enforcement action by the Director;

WHEREAS, Melinda Reeder Curington has been informed of the nature of the violation, of her right to counsel and of her right to contest any attempt by the Department of Insurance, Financial Institutions and Professional Registration, to refuse her 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 deny the license of Melinda Reeder Curington, or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, Melinda Reeder Curington does hereby voluntarily and knowingly surrender and forfeit the sum of $250.00, such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

Melinda Reeder Curington shall submit this sum to the Department of Insurance, Financial Institutions and Professional Registration, by cashier's check or money order made payable to the Missouri State School Fund no later than November 3, 2009.

DATED: 11-24-09

Melinda Reeder Curington, Applicant

DATED: 12/1/2009

Angela L. Nelson,
Director of Consumer Affairs

DATED: 12-2-09

John M. Huff, Director
Department of Insurance, Financial
Institutions, and Professional Registration

Please return original to:
Karen Crutchfield
PO Box 4001
Jefferson City, MO 65102