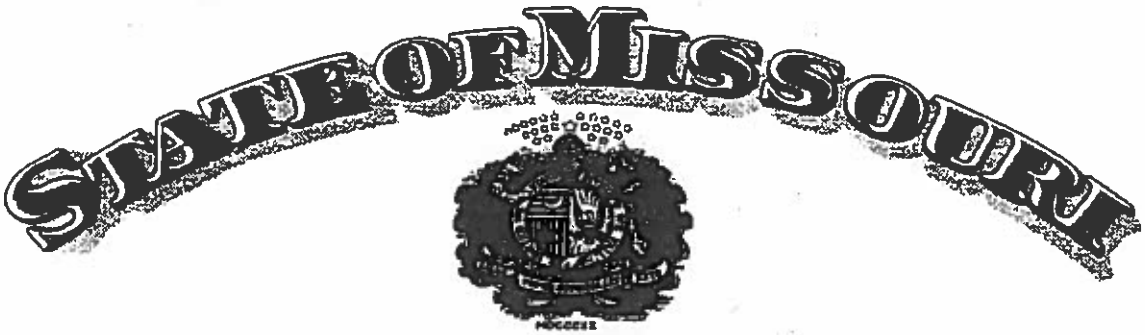

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

IN RE: PABLO CREEK SERVICES INC.
2775 SANDERS ROAD
NORTHBROOK IL 60062

TRACKING ID 261138 E

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Pablo Creek Services, Inc. ("P.C.S.I.") 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, 375 and 385 RSMo, include the supervision and regulation of the business of Motor Vehicle Extended Service Contracts ("MVESC");

WHEREAS, the Consumer Affairs Division of the Department is charged with investigating producers and companies engaged in the business of MVESC pursuant to Sections 374.085, 374.190 and 385.216, RSMo and is authorized by the Director to recommend enforcement action under the laws relating to MVESC;

WHEREAS, P.C.S.I. has applied to renew a resident MVESC Business Entity

Producer license with the Department, pursuant to Chapter 385, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning P.C.S.I.'s failure to disclose administrative actions from Nevada and Kentucky, which is a violation of Section 374.210.1, RSMo (Non Cum. Supp. 2014), and subjects P.C.S.I. to enforcement action by the Director;

WHEREAS, P.C.S.I. has been informed of its right to counsel and of its right to contest any attempt by the Department to revoke its MVESC Business Entity Producer license, and states that it understands its rights to contest any such actions;

NOW, THEREFORE, in lieu of any recommendation or initiation by the Consumer Affairs Division of any action based on the alleged violations cited in this Agreement, after being afforded the opportunity to consult legal counsel, P.C.S.I. does hereby agree to:

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. P.C.S.I. 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 April 29, 2016.

P.C.S.I. agrees that nothing in this Agreement shall preclude the Director or Consumer Affairs Division from offering P.C.S.I.'s admissions contained in this Agreement in any future allegations of a different violation by P.C.S.I of Section 374.210.1 RSMo of the insurance laws, or of regulations citing or defining such section, as evidence for the purpose of showing that:

a) the acts described herein, together with such additional violations, form part of a

conduct, a business practice or other such series of similar violations; or

b) that such additional violations are committed knowingly, intentionally or in conscious disregard of the law.

DATED: 4/26/16

Pablo Creek Services, Inc.
By: MICHAEL S. HURLEY
Its: VP
License no. 8074350

DATED: 4/28/16

Carrie Couch, Director
Consumer Affairs Division

DATED: 4/29/16

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

Return original to:
Andrew Engler
Missouri Department of Insurance,
Financial Institutions and Professional Registration
PO Box 4001
Jefferson City, MO 65102