



**DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION**

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

RECEIVED  
JUN 27 2013  
DEPT OF INSURANCE  
FINANCIAL INSTITUTIONS &  
PROFESSIONAL REGISTRATION

In Re: Raymond Raines  
#5 Antelope Drive  
St. Peters, MO 63376

Tracking ID 191227e

RECEIVED

JUN 28 2013

VOLUNTARY FORFEITURE

MO. DEPT. OF INSURANCE

It is hereby agreed by Raymond Raines 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, 375 and 385 RSMo, include the supervision and regulation of the business of motor vehicle extended service contracts;

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 motor vehicle extended service contract

business pursuant to Sections 374.085 and 385.216, RSMo and is authorized by the Director to recommend enforcement action under the laws relating to motor vehicle extended service contract business;

WHEREAS, Raymond Raines is licensed as a motor vehicle extended service contract producer by the Department of Insurance, Financial Institutions and Professional Registration pursuant to Chapter 385 RSMo;

WHEREAS, information has been received by the Consumer Affairs Division that Raymond Raines failed to report on his motor vehicle extended service contract producer license application a child support obligation in arrearage and the fact that he was not in compliance with the repayment agreement, which is grounds for discipline under Section 385.209.1 (1), (3) and (12), RSMo (Supp. 2012);

WHEREAS, information has been received by the Consumer Affairs Division that Raymond Raines failed to disclose on his motor vehicle extended service contract producer license application a misdemeanor conviction in the 7<sup>th</sup> Judicial Circuit Court of Illinois, which is grounds for discipline under Section 385.209.1 (1), RSMo (Supp. 2012);

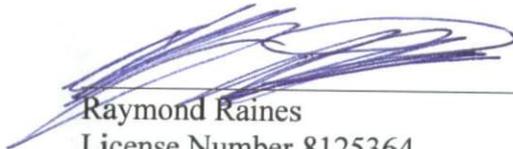
WHEREAS, Raymond Raines has been informed of the nature of his violations, of his right to counsel and of his right to contest any attempt by the Department of Insurance, Financial Institutions and Professional Registration to discipline his motor vehicle extended service contract producer license, or to recover whatever penalties or other monetary relief as may be provided for by statute, and states that he understands his rights to contest any such actions;

NOW, THEREFORE, in lieu of the institution by the Department of Insurance,

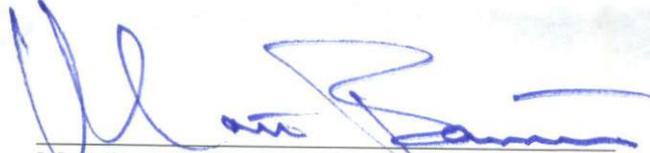
Financial Institutions and Professional Registration of any action to revoke, suspend or refuse the license of Raymond Raines, or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, Raymond Raines, does hereby voluntarily and knowingly surrender and forfeit the sum of \$250, such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

Raymond Raines 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 June 28, 2013.

DATED: 6/21/2013

  
Raymond Raines  
License Number 8125364

DATED: 6.28.13

  
Matt Barton, Division Director  
Consumer Affairs Division

DATED: 7.3.13

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

Return to:  
Julie Hesser  
Missouri Department of Insurance, Financial  
Institutions and Professional Registration  
P O Box 4001  
Jefferson City, MO 65102-4001