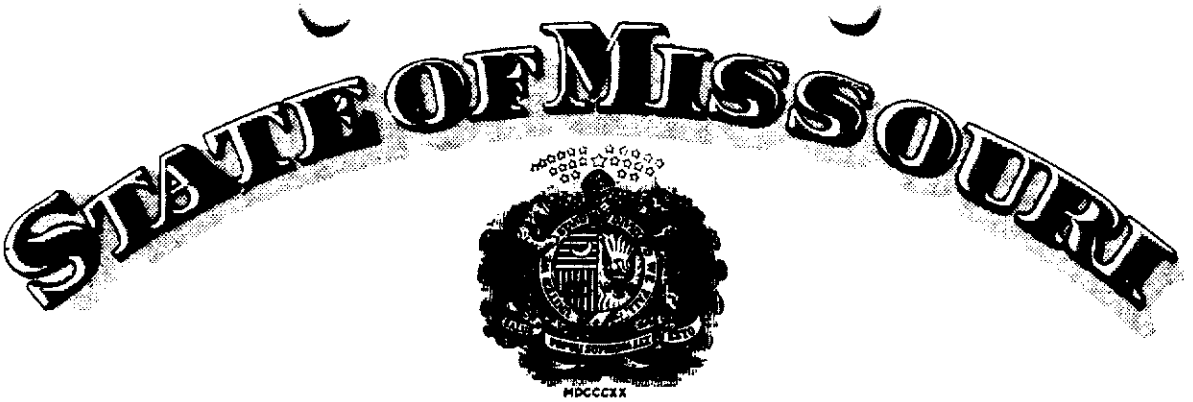

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

Our File Number 09A000080

IN RE: PATRICIA L RAMLET
6565 S DAYTON ST STE 3000
ENGLEWOOD CO 80111

VOLUNTARY FORFEITURE

It is hereby agreed by PATRICIA L RAMLET 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 Section 374.085, RSMo 2000 and is authorized by the Director to recommend enforcement action under the laws relating to insurance.

WHEREAS, PATRICIA L RAMLET is licensed as an insurance producer by the Department of Insurance, Financial Institutions and Professional Registration, pursuant to Chapter 375, RSMo;

WHEREAS, the investigation by the Consumer Affairs Division revealed PATRICIA L RAMLET violated our insurance laws and is subject to enforcement action by the Director for the following:

1. Knowingly accepted insurance business from an individual not licensed in the State of Missouri, which is a violation of and grounds for discipline under Sections 375.141.1(12) and 375.145.1 RSMo (Cum. Supp. 2008);
2. Violation of Section 375.015.2 RSMo (Cum. Supp. 2008), conducted insurance business under the business entity name of Robert W. Ramlet & Associates and Ramlet & Associates, Inc. in the state of Missouri without a valid license, which is grounds for discipline under Section 375.141.1 (2), (8), and (12) and 375.145.1 RSMo (Cum. Supp. 2008).

WHEREAS, PATRICIA L RAMLET has been informed of the nature of her violations, of her right to counsel and of her right to contest any attempt by the Department of Insurance, Financial Institutions and Professional Registration, to discipline her insurance producer 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 revoke or suspend the insurance producer license of PATRICIA L RAMLET or to impose any other penalties

provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, PATRICIA L RAMLET, does hereby voluntarily and knowingly surrender her Missouri insurance producer license for life and forfeit the sum of $5,000.00, such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

PATRICIA L RAMLET 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 September 14, 2009.

DATED: 9/9/09

PATRICIA L. RAMLET
Producer

DATED: 9/16/09

ANGELA L. NELSON
Division Director

DATED: 9-30-09

JOHN M. HUFF
Director
Missouri Department of Insurance,
Financial Institutions &
Professional Registration

Return to:
Department of Insurance, Financial Institutions & Professional Registration
Attn: Dennis Fitzpatrick
P. O. Box 4001
Jefferson City, MO 65102