

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

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

IN RE: RICHARD RATTY
147 E. LEXINGTON
INDEPENDENCE, MO 64050

Our File Number 126170

VOLUNTARY FORFEITURE

It is hereby agreed by Richard Ratty 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 Chapter 374, RSMo, include the supervision and regulation of the bail bond business;

WHEREAS, the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration is charged with investigating bail bond agents and general bail bond agents in the bail bond business pursuant to Section 374.085, RSMo (2000) and Section 374.764, RSMo (Supp. 2010) and is authorized by the director to recommend enforcement action under the laws relating to the bail bond industry

WHEREAS, Richard Ratty is licensed as a general bail bond agent;

WHEREAS, information has been received by the Consumer Affairs Division concerning Richard Ratty's violation: Section 374.760 RSMo 2000. Each general bail bond agent shall file, between the first and tenth of each month, sworn affidavits with the department stating that there are no unsatisfied judgments against him. The failure to submit the monthly affidavit subjects Richard Ratty to enforcement action by the Director;

WHEREAS, Richard Ratty has been informed of the nature of his violation, 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 general bail bond 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 or suspend the general bail bond license of Richard Ratty or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, Richard Ratty, does hereby voluntarily and knowingly surrender and forfeit the sum of \$450.00 such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

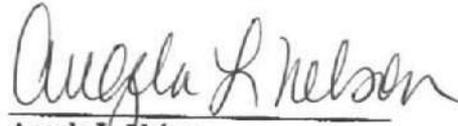
Richard Ratty shall submit this sum to the Department of Insurance, Financial Institutions and Professional Registration, by cashier's check or money order made payable to the Missouri State School Fund no later than May 31, 2011.

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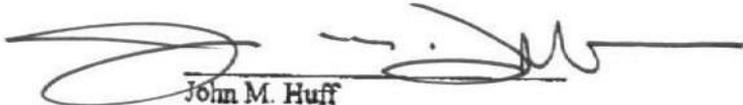
DATED: 6-21-11


Richard Ratty
General Bail Bond Agent

DATED: 7/6/2011


Angela L. Nelson
Consumer Affairs Division Director

DATED: 7-7-11


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

Please submit this form along with payment to:

Missouri Department of Insurance
Attention: Les Hogue
P O Box 4001
Jefferson City, MO 65102-0690
(573) 526-3410