

STATE OF MISSOURI



DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

IN RE: RICHARD RIPPETO
1705 N 36TH STREET #2
ST. JOSEPH MO 64506

Our File Number 96726

VOLUNTARY FORFEITURE

It is hereby agreed by Richard Rippeto 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 business of bail bonds;

WHEREAS, the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration is charged with investigating bail bond applications, bail bond agents and general bail agents in the bail bond business pursuant to §374.085, RSMo 2000 and Section 374.764 RSMo (Cum. Supp. 2009) and is authorized by the Director to recommend enforcement action under the laws relating to insurance;

WHEREAS, Richard Rippeto is an applicant for a bail bond license;

WHEREAS, information has been received by the Consumer Affairs Division concerning Richard Rippeto's violation: Section 374.755.1(3) RSMo (Cum. Supp. 2009) - Use of fraud, deception, misrepresentation or bribery in securing any license by failing to disclose a 1999 and 2009 misdemeanor court action in Buchanan County, subjecting him to enforcement action by the Director;

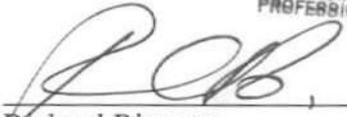
WHEREAS, Richard Rippeto has been informed of the nature of his violation, of his right to counsel and of his right to contest any attempt by the Department of Insurance, Financial Institutions, and Professional Registration to refuse to issue his bail bond license, or to recover whatever penalties or 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 deny the issuance of a bail bond license of Richard Rippeto 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 Rippeto, does hereby voluntarily and knowingly surrender and forfeit the sum of \$200.00, such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

Richard Rippetto shall submit the sum of \$200.00 dollars 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 14, 2010.

RECEIVED
APR 19 2010
DEPT OF INSURANCE
FINANCIAL INSTITUTIONS &
PROFESSIONAL REGISTRATION

DATED: 4.15.2010


Richard Rippetto
Bail Bond Applicant

DATED: 4-24-2010


Angela L. Nelson
Consumer Affairs Division Director

DATED: 5-3-10


John M. Huff
Director, Missouri 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