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DEPT OF INSURANCE, FINANCIAL INSTITUTIONS & PROFESSIONAL REGISTRATION

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

IN RE: SARA BETH NICHOLS
1605 E. SUNSHINE
SPRINGFIELD, MO 65804

TRACKING ID 245642

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Sara Beth Nichols ("Nichols") 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 381, RSMo, include the supervision and regulation of the business of insurance;

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

WHEREAS, Nichols has applied to receive a resident individual insurance producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning Nichol's failure to disclose two misdemeanor bad checks convictions, which is a violation of Section 374.210.1(1), RSMo (Non. Cumm. Supp. 2014) and subjects Nichols to enforcement action by the Director;

WHEREAS, Nichols has been informed of her right to counsel and of her right to contest any attempt by the Department to refuse to issue her insurance producer license, and states that she understands her rights to contest any such actions;

AND WHEREAS, Nichols, acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Consumer Affairs Division based on any additional violation of the insurance laws or regulations by Nichols, in which action the Director or the Consumer Affairs Division alleges that the violations described herein form part of a course of conduct, a business practice, or other such series of similar violations, or that future violations by Nichols are committed knowingly, intentionally or in conscious disregard of the law, that she failed to disclose two misdemeanor bad checks convictions, and such conduct violated of Section 374.210.1(1), RSMo (Non. Cumm. Supp. 2014).

NOW, THEREFORE, in lieu of any recommendation or initiation by the Consumer Affairs Division of any action based on the violations cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Nichols does hereby voluntarily and knowingly surrender and forfeit the sum of two hundred fifty dollars ($250.00), such sum to be paid into the State School Moneys Fund pursuant to Sections

374.046 and 374.280, RSMo.

Nichols 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 July 24, 2015.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Nichols, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Nichols's admissions contained in this Agreement as evidence that the acts described herein form part of a course of conduct, a business practice, or other such series of similar violations, or for purposes of showing that such later alleged acts are committed knowingly, intentionally or in conscious disregard of the law.

DATED: 7/17/15

Sara Beth Nichols
Applicant

DATED: 7/28/15

Carrie Couch, Acting Director
Consumer Affairs Division

DATED: 7-30-15

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

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