STATE OF MISSOURI

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MO. 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: STEPHEN HOWARD VAUGIER
4395 ROSA
ST. LOUIS, MO 63116 TRACKING ID# 221187 E

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Stephen Vaugier ("Vaugier") 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 and 375, RSMo, include the supervision and regulation of the business of bail bonds;

WHEREAS, the Consumer Affairs Division of the Department is charged with investigating bail bond agents engaged in the bail bond business pursuant to Sections 374.085, 374.190 and 374.764 RSMo and is authorized by the Director to recommend enforcement action under the laws relating to bail bonds;

WHEREAS, information has been received by the Consumer Affairs Division concerning Vaugier's failure to disclose a 1993 criminal conviction for Harassment in

Jefferson County, Missouri which is in violation of Section 374.210.1(1) and subjects Vaugier to enforcement action by the Director;

WHEREAS, Vaugier has been informed of his right to counsel and of his right to contest any attempt by the Department to discipline his bail bond license, and states that he understands his rights to contest any such actions;

WHEREAS, Vaugier, 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 bail bond laws or regulations by Vaugier, 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 Vaugier are committed knowingly, intentionally or in conscious disregard of the law, that he failed to disclose a misdemeanor criminal conviction on the application in violation of Section 374.210.1(1) RSMo;

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, Vaugier does hereby voluntarily and knowingly surrender and forfeit the sum of one hundred fifty dollars ($150.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Vaugier 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 Wednesday July 23, 2014.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Vaugier, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Vaugier'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: 7/14/2014

Stephen Vaugier
Applicant

DATED: 7/22/14

Carrie Couch, Acting Director
Consumer Affairs Division

DATED: 7-25-14

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

Return original to:
E.J. Jackson
Missouri Department of Insurance,
Financial Institutions and Professional Registration
PO Box 4001
Jefferson City, MO 65102