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DEPT. OF INSURANCE, FINANCIAL INSTITUTIONS & PROFESSIONAL REGISTRATION

STATE OF MISSOURI

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DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

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SEP 22 2008
MO. DEPT. OF INSURANCE, FINANCIAL INSTITUTIONS & PROFESSIONAL REGISTRATION

IN RE: BYRON BRADLEY
14415 S 50TH ST
PHOENIX AZ 85044

Our File Number 08A000506

VOLUNTARY FORFEITURE

It is hereby agreed by Byron Bradley and the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration, as follows:

WHEREAS, Linda Bohrer is the duly appointed Acting Director of the Department of Insurance, Financial Institutions and Professional Registration, State of Missouri (hereinafter, Director) whose duties, pursuant to Chapter 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, Byron Bradley is licensed as an insurance producer by the Department of

Insurance, Financial Institutions and Professional Registration, pursuant to Chapter 375, RSMo;

WHEREAS, information has been received by the Consumer Affairs Division concerning Bryon Bradley's Ohio insurance license, which alleges that Byron Bradley's Ohio insurance license was revoked on February 7, 2008 and not reported to the Director until June 9, 2008, subjecting him to enforcement action by the Director;

WHEREAS, Byron Bradley has been informed of the nature of his violations, 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/her insurance producer 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 complete settlement of the investigation in File Number 08A000506, 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 Byron Bradley or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, Byron Bradley, without any admission of a violation of the law, does hereby voluntarily and knowingly surrender and forfeit the sum of $250.00 such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

Byron Bradley 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 10, 2008.

DATED: 9/10/08

Byron Bradley

DATED: 9/30/08

Mary Kempker
Director, Consumer Affairs Division

DATED: 10-8-08

Linda Bohrer
Acting Director