



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

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

IN RE: LORIE HOUSTON  
408 MCMURRY  
PARIS, MO 65275

Our File Number 09A000156

RECEIVED  
MAR 25 2009

DEPT OF INSURANCE  
FINANCIAL INSTITUTIONS &  
PROFESSIONAL REGISTRATION

VOLUNTARY FORFEITURE

It is hereby agreed by Lorie Houston 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 bond agents in the bail bond business pursuant to Section 374.085, RSMo 2000 and Section 374.764 RSMo (Cum. Supp. 2008) and is authorized by the Director to recommend enforcement action under the laws relating to insurance;

WHEREAS, Lorie Houston is an applicant for a bail bond license;

WHEREAS, information has been received by the Consumer Affairs Division

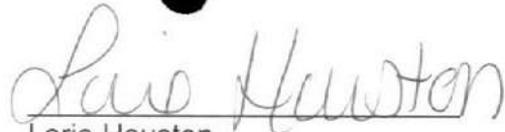
concerning Lorie Houston's violation: Section 374.755.1 (3) RSMo (Cum. Supp. 2008) - Use of fraud, deception, misrepresentation or bribery in securing any license by the failure to disclose a 2004 misdemeanor court action in Audrain County, subjecting her to enforcement action by the Director;

WHEREAS, Lorie Houston has been informed of the nature of her violation, of her right to counsel and of her right to contest any attempt by the Department of Insurance, Financial Institutions, and Professional Registration to refuse to issue her bail bond license, or to recover whatever penalties or other monetary relief as may be provided for by statute, and states that she understands her rights to contest any such actions;

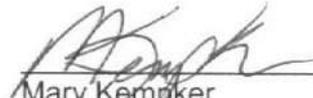
NOW, THEREFORE, in lieu of the institution by the Department of Insurance, Financial Institutions, and Professional Registration of any action to deny the application of a bail bond license of Lorie Houston or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, Lorie Houston, does hereby voluntarily and knowingly surrender and forfeit the sum of \$100.00, such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

Lorie Houston 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 April 10, 2009.

DATED: 3-22-09

  
Lorie Houston  
Bail Bond Applicant

DATED: 4/10/09

  
Mary Kempker  
Consumer Affairs Division Director

DATED: 4-7-09

  
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