



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

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

IN RE: HOYT AUSTON RAY
21866 GLEN ROAD
SEDALIA, MO 65301

Our File Number 08A000464

VOLUNTARY FORFEITURE

It is hereby agreed by Hoyt Auston Ray 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 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. 2007) and is authorized by the Director to recommend enforcement action under the laws relating to insurance.

WHEREAS, Hoyt Auston Ray is an applicant for a bail bond license;

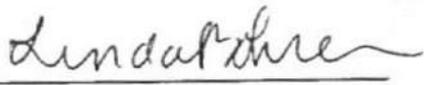
WHEREAS, information has been received by the Consumer Affairs Division concerning Hoyt Auston Ray's violation: Section 374.755.1 (3) RSMo (Cum. Supp. 2007) - Use of fraud, deception, misrepresentation or bribery in securing any license by the failure to disclose a 1990 misdemeanor court action in St. Lucie County Florida. subjecting him to enforcement action by the Director.

WHEREAS, Hoyt Auston Ray 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 discipline 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;

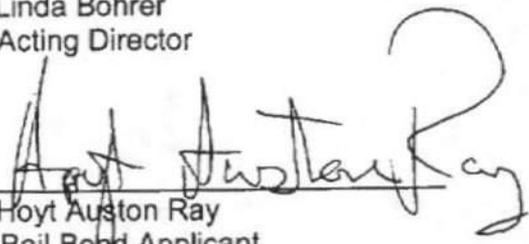
NOW, THEREFORE, in complete settlement of the investigation in File Number 08A000464, in lieu of the institution by the Department of Insurance, Financial Institutions, and Professional Registration of any action to deny the issuance of a bail bond license to Hoyt Auston Ray or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, Hoyt Auston Ray 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.

Hoyt Auston Ray shall submit the 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 August 15, 2008.

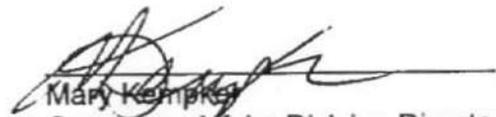
DATED: 7-21-08


Linda Bohrer
Acting Director

DATED: 7-15-08


Hoyt Auston Ray
Bail Bond Applicant

DATED: 7/15/08


Mary Kempke
Consumer Affairs Division Director

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