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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DEPT OF INSURANCE, FINANCIAL INSTITUTIONS & PROFESSIONAL REGISTRATION

VOLUNTARY FORFEITURE AGREEMENT

To: Billie Jean Smoot
316 Rio Vista Dr.
St Charles MO 63303

RE: Our File #08A000994
License Application

DATE: January 14, 2009

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

WHEREAS, Kip Stetzler 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 Chapters 374, 375 and 381 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, business entity producers, and companies engaged in the business of insurance pursuant to Sections 374.085 and 375.190, RSMo (2000) and is authorized by the Director to recommend enforcement action under the laws relating to insurance;

WHEREAS, Billie Jean Smoot has applied for a licensed as a producer with the Department of Insurance, Financial Institutions and Professional Registration, pursuant to Chapters 374, 375 and 381 RSMo;

WHEREAS, the investigation by the Consumer Affairs Division revealed that Billie Jean Smoot violated our insurance laws and is subject to enforcement action by the Director for the following:

1. Billie Jean Smoot conducted business without a Producer License from March 22, 2007 to May 1, 2008, therefore violating Section 381.115.2(2) and 375.014 RSMo
2. Billie Jean Smoot failed to notify the director of a change of address within 30 days, therefore violating Section 375.141.5 RSMo.

WHEREAS, Billie Jean Smoot has been informed of the nature of her violations, her right to counsel, and her right to contest any attempt by the Department of Insurance, Financial Institutions, and Professional Registration to discipline the producer 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 Department of Insurance, Financial Institutions, and Professional Registration of any action to revoke or suspend the producer license of Billie Jean Smoot or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, Billie Jean Smoot does hereby voluntarily and knowingly surrender and forfeit the sum of $500.00, such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

Billie Jean Smoot shall submit this sum to the Department of Insurance, Financial Institutions, and Professional Registration, by company check, cashier's check or money order made payable to the Missouri School Fund no later than February 5, 2009.

Dated: _____ Billie Jean Smoot

Dated: 2/6/09 Mary Kempker, Division Director

Dated: 2-9-09 ~~Kip Stetzler, Acting Director~~ John Huff, Act. Ins Director
Missouri Department of Insurance, Financial Institutions, and Professional Registration

Please submit this form along with payment to:
Missouri Department of Insurance
Attention: Larry Leppard, Title Insurance Investigator II
P O Box 4001
Jefferson City, MO 65102-0690
(573) 526-4252