

DEPARTMENT OF COMMERCE & INSURANCE

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

IN RE: MARNITA YVETTE STAFFORD 8205 ALBIN AVENUE ST. LOUIS, MO 63114

TRACKING ID: 398840 (E)

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Marnita Yvette Stafford and the Division of Consumer Affairs ("Division") of the Department of Commerce and Insurance, as follows:

WHEREAS, Chlora Lindley-Myers, is the duly appointed Director of the Department of Commerce and Insurance, 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 insurance;

WHEREAS, the Division is charged with investigating producers and companies engaged in the business of insurance pursuant to Sections 374.085 and 374.190, RSMo and is authorized by the Director to recommend enforcement action under the laws relating to insurance;

WHEREAS, Marnita Yvette Stafford ("Stafford") is a resident producer licensed with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information concerning Stafford's misstatement on her applications, which is a violation of Section 374.210.1(1) RSMo, and subjects Stafford to enforcement action by the Director;

WHEREAS, Stafford has been informed of her right to counsel and of her right to contest any attempt by the Department to revoke her producer license, and states that she understands her rights to contest any such actions;

AND WHEREAS, Stafford acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Division based on an additional violation of the insurance laws or regulations by Stafford, in which action the Director or the Division alleges that the violation described herein forms part of a course of conduct, a business practice, or other such series of similar violations, or that future violations by Stafford are committed knowingly, intentionally or in conscious disregard of the law, that she made a misstatement on her applications and that such conduct violated Section 374.210.1(1) RSMo;

NOW, THEREFORE, in lieu of any recommendation or initiation by the Division of any action based on the violation cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Stafford does hereby voluntarily and knowingly surrender and forfeit the sum of nine hundred dollars (\$900.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Stafford 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 August 4, 2022.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Stafford, nothing in this Agreement shall preclude the Director or the Division from introducing Stafford'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: <u>09/02/2022</u> DATED: <u>9/14/22</u>

DATED: 9/15/2022

Marnita Yvette Stafford

NPN: 5250196

Carrie Couch, Director **Division of Consumer Affairs**

Chlora Lindley-Myers, Director Department of Commerce and Insurance

Return original to: Jodi Lehman Missouri Department of Commerce and Insurance PO Box 4001 Jefferson City, MO 65102