



DEPARTMENT OF COMMERCE AND INSURANCE

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

IN RE:

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)	
CHELSIE RENEE MAAS,)	Case No. 2409060604C
)	
Applicant.)	

ORDER REFUSING TO ISSUE MOTOR VEHICLE EXTENDED SERVICE CONTRACT LICENSE

CHLORA LINDLEY-MYERS, Director of the Missouri Department of Commerce and Insurance, takes up this matter for consideration and disposition. After reviewing the Petition, the Investigative Report, and other relevant documents, the Director issues these findings of fact, conclusions of law, and order:

FINDINGS OF FACTS

1. Chelsie Renee Maas (“Maas”) is a resident of Missouri with a reported residential and mailing address of 3439 Saint Donald Lane, St. Ann, Missouri 63704. Her reported business address is 2167 West Terra Lane, O’Fallon, Missouri 63366.
2. On February 20, 2023, the Department of Commerce and Insurance (“Department”) received an electronic application for a Motor Vehicle Extended Service Contract (“MVESC”) license (“Application”) from Maas.
3. Background Question No. 1B on her Application states:

Have you ever been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony? You may exclude juvenile adjudications (offenses where you were adjudicated delinquent in a juvenile court)

4. Maas answered “No” to Background Question No. 1B on her Application.
5. Background Question No. 1A asks in pertinent part:

Have you ever been convicted of a misdemeanor, had a judgment withheld or deferred, or are you currently charged with committing a misdemeanor?
6. Maas answered “No” to Background Question No. 1A on her Application.
7. The Application included an Attestation Section, which provides in pertinent part:

I hereby certify that, under penalty of perjury, all of the information submitted in this application and attachments is true and complete. I am aware that submitting false information or omitting pertinent or material information in connection with this application is grounds for license revocation or denial of the license and may subject me to civil or criminal penalties.
8. Maas answered “Yes” to the Attestation Section of the Application, certifying that the information she submitted was complete and accurate.
9. However, further investigation by the Department’s Division of Consumer Affairs (“Division”) revealed that on September 14, 2021, Maas had been charged with Possession of Controlled Substance Except 35 Grams or Less of Marijuana/Synthetic Cannabinoid, in violation of § 579.015,¹ which is a Class D Felony, and with Unlawful Possession of Drug Paraphernalia, in violation of § 579.074, which is a Class D Misdemeanor. *State v. Chelsie Renee Maas*, St. Charles Cty. Cir. Ct., Case No. 2211-CR01704-01.
10. On February 22, 2023, Kevin Davidson (“Davidson”), the Division Special Investigator assigned to investigate Maas’ Application, sent Maas an inquiry letter asking her to explain why she had not disclosed the felony or the misdemeanor charge and to provide documentation about the charges. Davidson pointed out that Maas needed to respond to the February 22, 2023, inquiry letter within twenty-days pursuant to 20 CSR 100-4.100.
11. Maas did not respond to the February 22, 2023 inquiry letter and did not provide a reasonable justification for that delay.

¹ All citations to the civil statutes are to the Revised Statutes of Missouri 2016 (RSMo 2016) unless otherwise noted. All citations to the criminal statutes are to the statutes in effect at the time of the crime.

12. Because he did not receive a response to the February 22, 2023 inquiry letter, on April 4, 2023, Davidson sent a second inquiry letter, asking for the same explanation and documentation.
13. Maas did not respond to the April 4, 2023, inquiry letter and did not provide a reasonable justification for that delay.
14. On March 28, 2023, Maas pled guilty to the Class D Felony charge, Possession of Controlled Substance Except 35 Grams or Less of Marijuana/Synthetic Cannabinoid, and the St. Charles County Prosecutor dismissed the Class D Misdemeanor charge, Unlawful Possession of Drug Paraphernalia. *Id.*
15. Also on March 28, 2023, the St. Charles Circuit Court accepted Maas' guilty plea, suspended imposition of the sentence, and placed Maas on five-years' probation. *Id.*
16. Additional investigation by Davidson discovered that on May 29, 2023, Maas was charged with Possession of Controlled Substance, in violation of § 579.015, a Class D Felony. *State v. Chelsie Renee Maas*, St. Charles Cty. Cir. Ct., Case No. 2311-CR02858-01.
17. On October 3, 2024, Maas pled guilty to the charge of Possession of Controlled Substance, a Class D Felony. *Id.*
18. Also on October 3, 2024, the St. Charles County Circuit Court accepted Maas' guilty plea, sentenced her to seven-years' incarceration, suspended execution of the sentence, and placed her on probation for a term of five years. *Id.*
19. The Department initially issued Maas a MVESC license on July 27, 2016. Maas allowed her license to expire on February 3, 2022.
20. It is inferable, and hereby found as fact, that Maas did not disclose her felony and misdemeanor charges in order to induce the Director to grant her a license.

CONCLUSIONS OF LAW

21. Section 385.209 states, in relevant part:
 1. The director may suspend, revoke, refuse to issue or refuse to renew a registration or license under sections 385.200 to 385.220 for any of the following causes, if the applicant or licensee or the applicant's or licensee's subsidiaries or affiliated entities acting on behalf of the applicant or licensee in connection with the applicant's or licensee's motor vehicle extended service contract program has:

- (1) Filed an application for license in this state within the previous ten years, which, as of the effective date of the license, was incomplete in any material respect or contained incorrect, misleading, or untrue information;
 - (2) Violated any provision in sections 385.200 to 385.220, or violated any rule, subpoena, or order of the director;
 - (3) Obtained or attempted to obtain a license through material misrepresentation or fraud; [or]
- ***
- (5) Been convicted of any felony[.]

22. Rule 20 CSR 100-4.100(2)(A), Required Response to Inquiries by the Consumer Affairs Division, is a rule of the Director and provides:

Upon receipt of any inquiry from the division, every person shall mail to the division an adequate response to the inquiry within twenty (20) days from the date the division mails the inquiry. An envelope's postmark shall determine the date of mailing. When the requested response is not produced by the person within twenty (20) days, this nonproduction shall be deemed a violation of this rule, unless the person can demonstrate that there is reasonable justification for that delay[.]

- 23. The Director may refuse to issue Maas a MVESC license pursuant to § 385.209.1(1) because she failed to disclose a felony charge and a misdemeanor charge pending at the time Maas submitted her Application. *State v. Chelsie Renee Maas*, St. Charles Cty. Cir. Ct., Case No. 2211-CR01704-01.
- 24. The Director may refuse to issue Maas a MVESC license pursuant to § 385.209.1(2) because she violated a rule of the Director, specifically, 20 CSR 100-4.100(2), by failing to respond to two inquiry letters sent to Maas by Davidson and by failing to provide a reasonable explanation for that failure.
- 25. The Director may refuse to issue Maas a MVESC license pursuant to §385.209.1(3) because she attempted to obtain a license through a material misrepresentation. Maas failed to disclose that she had a felony and a misdemeanor charge pending at the time she submitted her Application. Maas answered "No" to both Background Question No. 1A and 1B despite having the misdemeanor and felony charges filed against her in the Circuit Court of St. Charles County in an effort to avoid a refusal.
- 26. The Director may refuse to issue Maas a MVESC license pursuant to § 385.209.1(5) because Maas has been convicted of a felony. *State v. Chelsie Renee Maas*, St. Charles Cty. Cir. Ct., Case No. 2311-CR02858-01.

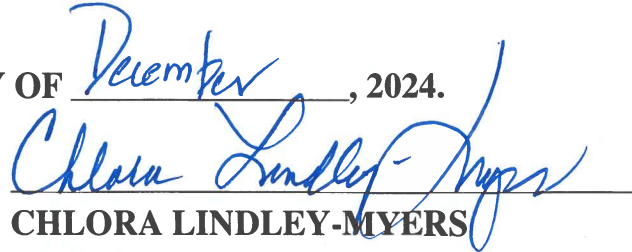
27. The Director has considered Maas's history and all of the circumstances surrounding Maas' Application and exercises her discretion to refuse Maas' Application for a MVESC license.
28. This Order is in the public interest.

ORDER

IT IS THEREFORE ORDERED that the Motor Vehicle Extended Service Contract license application of **Chelsie Renee Maas** is hereby **REFUSED**.

SO ORDERED.

WITNESS MY HAND THIS 10th December **DAY OF** _____, 2024.



CHLORA LINDLEY-MYERS
DIRECTOR



NOTICE

TO: Applicant and any unnamed persons aggrieved by this Order:

You may request a hearing in this matter. You may do so by filing a complaint with the Administrative Hearing Commission of Missouri, P.O. Box 1557, Jefferson City, Missouri, within 30 days after the mailing of this notice pursuant to Section 621.120, RSMo. Pursuant to 1 CSR 15-3.290, unless you send your complaint by registered or certified mail, it will not be considered filed until the Administrative Hearing Commission receives it.

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CERTIFICATE OF SERVICE

I hereby certify that on this 10th day of December 2024, a copy of the foregoing Order and Notice was served upon the Applicant in this matter by United States Parcel Service, signature required, at the following address:

Chelsie Renee Maas
3439 St. Donald Lane
St. Ann, Missouri 63704

Tracking No. 1Z0R15W84299542396



Kathryn Latimer
Missouri Department of Commerce
and Insurance
301 West High Street, Room 530
Jefferson City, Missouri 65101
Telephone: 573.751.2619
Facsimile: 573.526.5492