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DEPT. OF INSURANCE,  
FINANCIAL INSTITUTIONS &  
PROFESSIONAL REGISTRATION

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

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

IN RE: NOEMI RAMON  
3602 ROY AVE.  
ST. JOHN MO 63114

TRACKING ID 238912 E

**VOLUNTARY FORFEITURE AGREEMENT**

It is hereby agreed by Noemi Ramon ("Ramon") 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" of the "Department"), whose duties, pursuant to Chapters 374, 375 and 385 RSMo, include the supervision and regulation of the business of Motor Vehicle Extended Service Contracts ("MVESC");

WHEREAS, the Consumer Affairs Division of the Department is charged with investigating producers and companies engaged in the business of MVESC pursuant to Sections 374.085, 374.190 and 385.216, RSMo and is authorized by the Director to recommend enforcement action under the laws relating to MVESC;

WHEREAS, Ramon has applied to renew a resident MVESC license with the

Department, pursuant to Chapter 385, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning Ramon unlawfully acting as a producer without a license, which is a violation of Section 385.209.1(11), RSMo (Supp. 2013), and subjects Ramon to enforcement action by the Director;

WHEREAS, Ramon has been informed of her right to counsel and of her right to contest any attempt by the Department to refuse to issue her MVESC license, and states that she understands her rights to contest any such actions;

AND WHEREAS, Ramon, acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Consumer Affairs Division based on any additional violation of the insurance laws, MVESC laws, or regulations by Ramon, in which action the Director or the Consumer Affairs 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 Ramon are committed knowingly, intentionally or in conscious disregard of the law, that she unlawfully acted as a producer without a license, and that such conduct violated Section 385.209.1(11), RSMo (Supp. 2013);

NOW, THEREFORE, in lieu of any recommendation or initiation by the Consumer Affairs Division of any action based on the violation cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Ramon does hereby voluntarily and knowingly surrender and forfeit the sum of two hundred fifty dollars (\$250.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Ramon 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 Monday, March 30, 2015.

The parties agree that, should the Director or the Division in the future allege any additional violation of the insurance laws, MVESC laws, or regulations by Ramon, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Ramon'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.

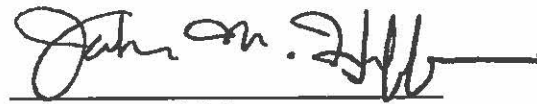
DATED: 3-20-2015

  
Nbemi Ramon  
License No. 8160728

DATED: 3/25/15

  
Carrie Couch, Acting Director  
Consumer Affairs Division

DATED: 4/1/15

  
John M. Huff, Director  
Department of Insurance, Financial  
Institutions and Professional Registration

Return original to:  
Andrew Engler  
Missouri Department of Insurance,  
Financial Institutions and Professional Registration  
PO Box 4001  
Jefferson City, MO 65102