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MO DEPT OF INSURANCE,
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PROFESSIONAL REGISTRATION



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

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

IN RE: BECKY HALPHIN
28906 SE MORELAND SCHOOL RD
BLUE SPRINGS, MO 64014

TRACKING ID 295312

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Becky Halphin ("Halphin") and the Division of Consumer Affairs ("Division") of the Department of Insurance, Financial Institutions and Professional Registration, as follows:

WHEREAS, Chlora Lindley-Myers, is the duly 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 and 375, RSMo, include the supervision and regulation of the business of insurance;

WHEREAS, the Division of the Department 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, Halphin holds an individual insurance producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division received information in which Halphin obtained loans from two insurance clients, which is a violation of 20 CSR 700-1.140 (3) and subjects Halphin to enforcement action by the Director;

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

AND WHEREAS, Halphin acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Division based on any additional violation of the insurance laws or regulations by Halphin, in which action the Director or the Division alleges that the violations described herein form part of a course of conduct, a business practice, or other such series of similar violations, or that future violations by Halphin are committed knowingly, intentionally or in conscious disregard of the law, that she obtained loans from two insurance clients, and such conduct violated 20 CSR 700-1.140 (3);

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, Halphin does hereby voluntarily and knowingly surrender and forfeit the sum of one thousand dollars (\$1,000.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

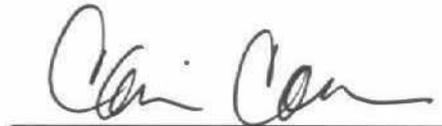
Halphin shall submit this sum to the Department by cashier's check or money order made payable to the State School Moneys Fund no later than September 26, 2017.

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

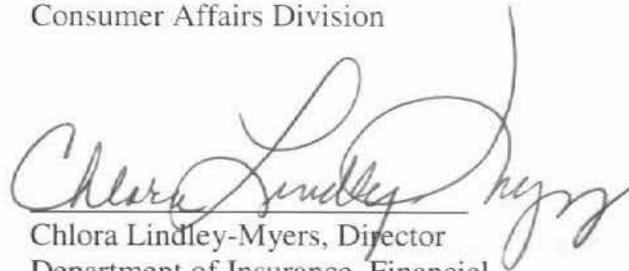
DATED: 9/25/2017


Becky Halphin
License No. 0225253

DATED: 10/2/17


Carrie Couch, Director
Consumer Affairs Division

DATED: 10.05.2017


Chlora Lindley-Myers, Director
Department of Insurance, Financial
Institutions and Professional Registration

Return original to:

Dennis A. Fitzpatrick, CPCU, CIE, CCP, CICS, MCM, APIR, AIRC, ALMI, AINS, ACS
Missouri Department of Insurance, Financial Institutions and Professional Registration
PO Box 4001
Jefferson City, MO 65102