

# STATE OF MISSOURI



## DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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DEPT. OF INSURANCE,  
FINANCIAL INSTITUTIONS &  
PROFESSIONAL REGISTRATION

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

IN RE: CANDACE BROWN  
205 LYNN  
SIKESTON, MO 63801

TRACKING ID#: 224534

### VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Candace Brown 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 and 375, RSMo, include the supervision and regulation of the business of bail bonds;

WHEREAS, the Consumer Affairs Division of the Department is charged with investigating bail bond agents engaged in the bail bond business pursuant to Sections 374.085, 374.190 and 374.705, RSMo and is authorized by the Director to recommend enforcement action under the laws relating to bail bonds;

WHEREAS, Candace Brown has applied to receive a bail bond license with the Department, pursuant to Chapter 374, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning

Candace Brown's failure to disclose a 2006 and 2011 misdemeanor Driving While Intoxicated, which is a violation of Section 374.210.1(1), RSMo (Supp. 2013), and subjects Candace Brown to enforcement action by the Director;

WHEREAS, Candace Brown has been informed of her right to counsel and of her right to contest any attempt by the Department to refuse her bail bond license, and states that she understands her rights to contest any such actions;

AND WHEREAS, Candace Brown 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 violations of the bail bond laws or regulations by Candace Brown in which action the Director or the Consumer Affairs 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 a future violation by Candace Brown are committed knowingly, intentionally or in conscious disregard of the law, that she failed to report a misdemeanor guilty plea and that such conduct violated Section 374.210.1(1), RSMo;

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, Candace Brown does hereby voluntarily and knowingly surrender and forfeit the sum of two hundred dollars (\$200.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Candace Brown 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 30, 2014. The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Candace Brown, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Candace Brown'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: 9-4-2014

  
Candace Brown  
Bail Bond Agent Applicant

DATED: 9/9/14

  
Carrie Couch, Acting Director  
Consumer Affairs Division

DATED: 9-10-14

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

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