



State of Missouri
DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND
PROFESSIONAL REGISTRATION

IN RE:)
)
 CHRISTINA LIN D'ANGELO,) Case No. 160920423C
)
 Applicant.)

ORDER REFUSING TO ISSUE MOTOR VEHICLE
EXTENDED SERVICE CONTRACT PRODUCER LICENSE

On March 14, 2017, the Consumer Affairs Division submitted a Petition to the Director ("Director") alleging cause for refusing to issue a motor vehicle extended service contract producer license to Christina Lin D'Angelo. After reviewing the Petition, Investigative Report, and supporting documentation, the Director issues the following findings of fact, conclusions of law, and order:

FINDINGS OF FACT

1. Christina Lin D'Angelo ("D'Angelo") is an Illinois resident with a residential and mailing address of 116 Christine Drive, Belleville, Illinois 62221.
2. On August 22, 2006, the Department of Insurance, Financial Institutions and Professional Registration ("Department") received D'Angelo's Uniform Application for Individual Insurance Producer License ("2006 Application").
3. The "Applicants Certification and Attestation" section of the 2006 Application states, in relevant part:
 1. 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.

* * *

4. I further certify that, under penalty of perjury, either a) I have no child-support obligation, or b) I have a child-support obligation and I am

currently in compliance with that obligation, or c) I have identified my child support obligation arrearage on this application.

4. D'Angelo accepted the "Applicants Certification and Attestation" section by signing the 2006 Application.

5. Background Question No. 1 of the 2006 Application asks, in relevant part:

Have you ever been convicted of, or are you currently charged with, committing a crime, whether or not adjudication was withheld?

"Crime" includes a misdemeanor, felony or military offense. You may exclude misdemeanor traffic citations and juvenile offenses.

"Convicted" includes, but is not limited to, having been found guilty by verdict of a judge or jury, having entered a plea of guilty or nolo contendere, or having been given probation, a suspended sentence or a fine.

6. D'Angelo answered "No" in response to Background Question No. 1 of the 2006 Application.

7. Contrary to D'Angelo's response, at the time she submitted the 2006 Application, she had been convicted of, or had pending charges for, the following crimes:

a. On October 3, 2002, D'Angelo pled guilty to, and was convicted of, DWI – Alcohol – Prior Offender, a Class A Misdemeanor, in violation of § 577.010 RSMo.¹ The court sentenced D'Angelo to six (6) months' incarceration, but suspended the execution of sentence and placed D'Angelo on two (2) years' supervised probation. *State v. Christina L. D'Angelo*, St. Charles Co. Cir. Ct., Case No. 01CR131814.

b. March 14, 2006, D'Angelo pled guilty to, and was convicted of, Passing Bad Check – Less Than \$500, a Class A Misdemeanor, in violation of § 570.120 RSMo. The court sentenced D'Angelo 180 days' incarceration, but suspended the execution of sentence and placed D'Angelo on unsupervised probation for one (1) year. *State v. Christina L. D'Angelo*, St. Francois Co. Cir. Ct., Case No. 05D7-CR02000.

c. On March 21, 2006, D'Angelo pled guilty to, and was convicted of, Passing Bad Check – Less Than \$500, a Class A Misdemeanor, in violation of § 570.120 RSMo. The court sentenced D'Angelo to five (5) days' incarceration. *State v. Christina L. D'Angelo*, Warren Co. Cir. Ct., Case No. 05A8-CR00613.

¹ All criminal statutory references are to those contained in the version of the Revised Statutes of Missouri under which the court rendered judgment.

- d. On May 26, 2006, D'Angelo was served with a warrant for Passing Bad Check – Less Than \$500, a Class A Misdemeanor, in violation of § 570.120 RSMo. On January 23, 2008, D'Angelo pled guilty to, and was convicted of, Passing Bad Check – Less Than \$500. The court sentenced D'Angelo to six (6) months' incarceration to be served concurrently with the additional convictions in *State v. Christina L. D'Angelo*, St. Charles Co. Cir. Ct., Case No. 0611-CR06805-01. *State v. Christina L. D'Angelo*, St. Charles Co. Cir. Ct., Case No. 0511-CR07083.
8. Background Question No. 7 of the 2006 Application asks, in relevant part:

Do you have a child support obligation in arrearage that is currently subject to repayment agreement or are you subject to a child support related subpoena/warrant?
9. D'Angelo answered “No” in response to Background Question No. 7 of the 2006 Application.
10. Contrary to D'Angelo's response, as of August 2006, when D'Angelo attested to the accuracy of the 2006 Application, she owed \$4,200.00 in child support arrears. *State of Missouri Family Support Division v. Christina D'Angelo*, Case No. 99FC002778.
11. Relying on D'Angelo's representations on the 2006 Application, on August 24, 2006, the Department issued D'Angelo an insurance producer license (No. 151149) which expired on August 23, 2008.
12. On July 21, 2016, the Department received D'Angelo's completed Application for Motor Vehicle Extended Service Contract Producer License (“2016 Application”).
13. The “Applicant's Certification and Attestation” section of the 2016 Application states, in relevant part:
 1. I hereby certify, under penalty of perjury, that 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.
14. D'Angelo accepted the “Applicant's Certification and Attestation” section by signing the 2016 Application under oath and before a notary public.
15. Employment History Question No. 35 of the 2016 Application requests the following, in relevant part:

Account for all time for the past five years. List all employment experience starting with your current employer working back five years.

16. In response to Employment History Question No. 35, D'Angelo answered, in part, that she had held the position of "Sales" at "URP" ("United Repair Programs"),² in St. Charles, Missouri, from September 2014 to August 2015.
17. At no time has the Director issued a motor vehicle extended service contract ("MVESC") producer license to D'Angelo to sell, offer, negotiate, or solicit MVESCs with consumers.
18. United Repair Programs, located in St. Charles, Missouri, is licensed by the Department as a MVESC business entity producer, License Number 8088481, to sell, offer, negotiate, or solicit MVESCs.
19. Background Question No. 1 of the 2016 Application asks:

Have you ever been convicted of a crime, had a judgment withheld or deferred, received a suspended imposition of sentence ("SIS") or suspended execution of sentence ("SES"), or are you currently charged with committing a crime?

"Crime" includes a misdemeanor, felony, or a military offense. You may exclude any of the following if they are/were misdemeanor traffic citations or misdemeanors: driving under the influence (DUI), driving while intoxicated (DWI), driving without a license, reckless driving, or driving with a suspended or revoked license. You may also exclude misdemeanor juvenile convictions.

"Convicted" includes, but is not limited to, having been found guilty by verdict of a judge or jury, having entered a plea of guilty or nolo contendere, having entered an Alford Plea, or having been given probation, a suspended sentence, or a fine.

"Had a judgment withheld or deferred" includes circumstances in which a guilty plea was entered and/or a finding of guilt was made, but imposition or execution of the sentence was suspended (for instance, the defendant was given a suspended imposition of sentence or a suspended execution of sentence – sometimes called an "SIS" or "SES").

² Although D'Angelo's response to Employment History Question No. 35 of the 2016 Application states she was employed at "URP" and not United Repair Programs, the Licensee Summary Report provided by the National Association of Insurance Commissioners for United Repair Programs lists "urpcoverage.com" as the business's website and also designates St. Charles, Missouri as the business's location. It is inferable from these facts that URP is also known as United Repair Programs, a licensed MVESC business entity producer.

Unless excluded by the language above, you must disclose convictions that have been expunged.

If you answer yes, you must attach to this application:

- a) a written statement explaining the circumstances of each incident,
- b) a certified copy of the charging document, and
- c) a certified copy of the official document which demonstrates the resolution of the charges or any final judgment.

20. D'Angelo answered "Yes" in response to Background Question No. 1 of the 2016 Application.
21. D'Angelo attached court records to the 2016 Application which disclosed four (4) felony convictions:
 - a. On May 14, 2007, D'Angelo pled guilty to and was convicted of, DWI – Combined Alcohol/Drug Intoxication – Persistent Offender, a Class D Felony, in violation of § 577.010 RSMo. The court sentenced D'Angelo to four (4) years' incarceration. *State v. Christina L. D'Angelo*, St. Charles Co. Cir. Ct., Case No. 0611-CR06805-01.
 - b. On May 14, 2007, D'Angelo pled guilty to, and was convicted of, Resisting Arrest/Detention/Stop By Fleeing – Creating A Substantial Risk Of Serious Injury/Death To Any Person, a Class D Felony, in violation of § 575.150 RSMo. The court sentenced D'Angelo to four (4) years' incarceration to be served concurrently with the additional convictions in Case No. 0611-CR06805-01. *Id.*
 - c. On May 14, 2007, D'Angelo pled guilty to, and was convicted of, Assault – Law Enforcement Officer – Recklessly Placed Person In Apprehension Of Immediate Serious Physical Injury – 2nd Degree, a Class C Felony, in violation of § 565.082 RSMo. The court sentenced D'Angelo to four (4) years' incarceration to be served concurrently with the additional convictions in Case No. 0611-CR06805-01. *Id.*
 - d. On January 13, 2015, D'Angelo pled guilty to, and was convicted of, Aggravated DUI/3rd+ DUI, a Class 4 Felony, in violation of § 11-501(d)(1) ILCS. The court sentenced D'Angelo to ten (10) days' incarceration and 30 months' standard probation. *People of the State of Illinois v. Christina L. D'Angelo*, St. Clair Co. Cir. Ct., Case No 14CF1175.
22. D'Angelo also attached court records to the 2016 Application which disclosed three (3) misdemeanor convictions:
 - a. On January 23, 2006, D'Angelo pled guilty to, and was convicted of, Passing Bad Check – Less Than \$500, a Class A Misdemeanor, in violation of § 570.120

RSMo. The court sentenced D'Angelo to six (6) months' incarceration, to be served concurrently with the additional convictions in Case No. 0611-CR06805-01. *State v. Christina L. D'Angelo*, St. Charles Co. Cir. Ct., Case No. 0511-CR07083.

- b. On March 14, 2006, D'Angelo pled guilty to, and was convicted of, Passing Bad Check – Less Than \$500, a Class A Misdemeanor, in violation of § 570.120 RSMo. The court sentenced D'Angelo 180 days' incarceration, but suspended the execution of sentence and placed D'Angelo on unsupervised probation. *State v. Christina L. D'Angelo*, St. Francois Co. Cir. Ct., Case No. 05D7-CR02000.
- c. On March 21, 2006, D'Angelo pled guilty to, and was convicted of, Passing Bad Check – Less Than \$500, a Class A Misdemeanor, in violation of § 570.120 RSMo. The court sentenced D'Angelo to five (5) days' incarceration. *State v. Christina L. D'Angelo*, Warren Co. Cir. Ct., Case No. 05A8-CR00613.

23. Background Question No. 2 of the 2016 Application asks:

Have you ever been named or involved as a party in an administrative proceeding or action regarding any professional or occupational license or registration, or regarding the lack of such license or registration?

“Involved” means having a license censured, suspended, revoked, canceled, terminated or being assessed a fine, a voluntary forfeiture, a cease and desist order, a prohibition order, a consent order, or being placed on probation. “Involved” also includes the act of surrendering a license to resolve an administrative proceeding or action. “Involved” also means being named as a party to an administrative or arbitration proceeding which is related to a professional or occupational license or is related to the lack of such license. “Involved” also means having a license application denied or the act of withdrawing an application to avoid a denial. You must **INCLUDE** any business so named because of your actions or because of your capacity as an owner, partner, officer, director, or member or manager of a Limited Liability Company. You may **EXCLUDE** terminations due solely to noncompliance with continuing education requirements or failure to pay a renewal fee.

If you answer yes, you must attach to this application:

- a) a written statement identifying the type of license and explaining the circumstances of each incident,
- b) a copy of the Notice of Hearing or other document that states the charges and allegations, and
- c) a certified copy of the official document which demonstrates the resolution of the charges and/or final judgment.

24. D'Angelo answered "No" in response to Background Question No. 2 of the 2016 Application.

25. Contrary to D'Angelo's response to Background Question No. 2, on June 18, 2014, the Missouri Real Estate Commission issued its Order of the Missouri Real Estate Commission Regarding Issuance of a Probated Real Estate Salesperson License to Christina D'Angelo ("Real Estate Commission Order"). The Missouri Real Estate Commission Order granted D'Angelo a probated license within conditions and stated, in relevant part:

21. [C]ause exists for the [Missouri Real Estate Commission] to deny D'Angelo's application for a real estate sales person license pursuant to the provisions of § 339.100.2(10), (16), (18), (19) and (25), RSMo which state:

(2) The commission may cause a complaint to be filed with the administrative hearing commission as provided by the provisions of chapter 621, RSMo, against any person or entity licensed under this chapter or any licensee who has failed to renew or has surrendered his or her individual or entity license for any one or any combination of the following acts:

....

(10) Obtaining a certificate or registration of authority, permit or license for himself or herself or anyone else by false or fraudulent representation, fraud or deceit;

....

(16) Committing any act which would otherwise be ground for the commission to refuse to issue a license under section 339.040;

....

(18) Been finally adjudicated and found guilty, or entered a plea of guilty or nolo contendere, in a criminal prosecution under the laws of this state or any other state or of the United States, for any offense reasonably related to the qualifications, functions or duties of any profession licensed or regulated under this chapter, for any offense an essential element of which is fraud, dishonesty or an act of violence, or for any offense involving moral turpitude, whether or not sentence is imposed;

(19) Any other conduct which constitutes untrustworthy, improper or fraudulent business dealings, demonstrates bad faith or incompetence, misconduct, or gross negligence;

....

(25) Making any material misstatement, misrepresentation, or omission with regard to any application for licensure or license renewal. As used in this section, "material" means important information about which the commission should be informed and which may influence a licensing decision.

In the Matter of the Application of Christina D'Angelo, Missouri Real Estate Commission (June 18, 2014).

26. Background Question No. 7 of the 2016 Application asks:

Do you have a child support obligation in arrearage?

If you answer yes:

- a) by how many months are you in arrearage? _____ months
- b) are you currently subject to and in compliance with any repayment agreement?
- c) are you the subject of a child support related subpoena/warrant? (If you answer yes, provide documentation showing proof of current payments or an approved repayment plan from the appropriate state child support agency.)

27. D'Angelo answered "Yes" in response to Background Question No. 7 of the 2016 Application and disclosed that she is 70 months in arrears. Records obtained by the Department from the Missouri Automated Child Support System indicate that as of July 2016 (the month of her 2016 Application), D'Angelo's child support obligation was \$7,214.00 in arrears and is currently \$7,539.00 in arrears. *State of Missouri Family Support Division v. Christina D'Angelo, Case No. 99FC002778.*

28. Background Question No. 3 of the 2016 Application asks, in relevant part:

Has any demand been made or judgment rendered against you or any business of which you are or were an owner, partner, officer or director, or member or manager of a Limited Liability Company, for overdue monies by a provider, administrator, an insurer, an insured, or a producer?

Have you or any business of which you are or were an owner, partner, officer or director, of a member or manager of a Limited Liability Company ever been subject to a bankruptcy proceeding?

Answer "Yes" if the answer to either question (or both) is "Yes."

29. D'Angelo answered "No" in response to Background Question No. 3 of the 2016 Application.

30. Contrary to D'Angelo's response to Background Question No. 3 of the 2016 Application,

an investigation by the Division revealed that on April 30, 2003, D'Angelo filed a Chapter 13 Voluntary Petition with the United States Bankruptcy Court in the Eastern District of Missouri. On August 18, 2003, the court entered its Order Discharging Debtor. *In re Christina Lin Colburn D'Angelo*, U.S. Bankr. Ct., E.D. Mo., Case No. 03-bk-45794.

31. It is inferable, and hereby found as fact, that D'Angelo failed to disclose her criminal record and child support obligation on her 2006 Application in order to misrepresent her criminal history and child support compliance to the Director, and in doing so, induced the Director to approve her 2006 Application and issue her an insurance producer license.
32. It is inferable, and hereby found as fact, that D'Angelo failed to disclose her administrative proceeding and bankruptcy proceeding on her 2016 Application in order to misrepresent her professional license and bankruptcy history to the Director, and accordingly, in order to improve the chances that the Director would approve her 2016 Application and issue her a MVESC producer license.

CONCLUSIONS OF LAW

33. Section 385.209 RSMo³ provides, 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;
* * *
 - (5) Been convicted of any felony;
* * *

³ All civil statutory references are to the Revised Statutes of Missouri (2000) as updated by the 2013 Supplement.

(7) Been found in violation of law by a court of competent jurisdiction in an action instituted by any officer of any state or the United States in any matter involving motor vehicle extended service contracts, financial services, investments, credit, insurance, banking, or finance;

* * *

(11) Unlawfully acted as a producer without a license; [or]

(12) Failed to comply with an administrative or court order imposing a child support obligation[.]

34. Section 385.206 states, in relevant part:

1. It is unlawful for any person in or from this state to sell, offer, negotiate, or solicit a motor vehicle extended service contract with a consumer, other than the following:

* * *

(6) A business entity producer or individual producer licensed under section 385.207[.]

35. Section 385.207.3 states:

An individual, prior to selling, offering, negotiating, or soliciting a motor vehicle extended service contract with a consumer under subdivision (6) of subsection 1 of section 385.206, shall apply for and obtain licensure with the director as an individual producer in accordance with this section.

36. The Director may refuse to issue D'Angelo a MVESC producer license under § 385.209.1(1) because D'Angelo filed an application for licensure in this state within the previous ten (10) years, namely her 2006 Application, that contained incorrect and misleading information in that D'Angelo failed to disclose four (4) misdemeanor convictions in response to Background Question No. 1 of the 2006 Application and her child support obligation and arrears in response to Background Question No. 7 of the 2006 Application.

37. The Director may refuse to issue a MVESC producer license to D'Angelo under to § 385.209.1(2) because D'Angelo violated a provision in §§ 385.200 to 385.220, namely § 385.206.1(6), when she unlawfully, in or from this state, sold, offered, negotiated, or solicited motor vehicle extended service contracts with consumers during her employment with United Repair Programs.

38. The Director may refuse to issue D'Angelo a MVESC producer license under § 385.209.1(3) because D'Angelo obtained an insurance producer license through material misrepresentation or fraud when she falsely answered "No" to Background

Question Nos. 1 and 7 on her 2006 Application and failed to disclose her criminal convictions and pending charges and her child support obligation and arrears.

39. The Director may refuse to issue D'Angelo a MVESC producer license under § 385.209.1(3) because D'Angelo attempted to obtain a MVESC producer license through material misrepresentation or fraud when she falsely answered "No" in response to Background Question Nos. 2 and 3 of the 2016 Application and failed to disclose her administrative proceeding before the Missouri Real Estate Commission and failed to disclose that she had filed a Chapter 13 Voluntary Petition with the United States Bankruptcy Court in the Eastern District of Missouri. *In the Matter of the Application of Christina D'Angelo*, Missouri Real Estate Commission (June 18, 2014); *In re Christina Lin Colburn D'Angelo*, U.S. Bankr. Ct., E.D. Mo., Case No. 03-bk-45794.
40. Each instance in which D'Angelo obtained or attempted to obtain a license through material misrepresentation or fraud is a separate and sufficient ground for refusal pursuant to § 385.209.1(3).
41. The Director may refuse to issue D'Angelo a MVESC producer license under § 385.209.1(5) because D'Angelo has been convicted of four (4) felonies:
 - a. DWI – Combined Alcohol/Drug Intoxication – Persistent Offender, a Class D Felony. *Missouri v. Christina L. D'Angelo*, St. Charles Co. Cir. Ct., Case No. 0611-CR06805-01.
 - b. Resisting Arrest/Detention/Stop By Fleeing – Creating A Substantial Risk Of Serious Injury/Death To Any Person, a Class D Felony. *Id.*
 - c. Assault – Law Enforcement Officer – Recklessly Placed Person In Apprehension Of Immediate Serious Physical Injury – 2nd Degree, a Class C Felony. *Id.*
 - d. Aggravated DUI/3rd+ DUI, a Class 4 Felony. *People of the State of Illinois v. Christina L. D'Angelo*, St. Clair Co. Cir. Ct., Case No 14CF1175.
42. Each felony conviction is a separate and sufficient ground for refusal pursuant to § 385.209.1(5).
43. The Director may refuse to issue D'Angelo a MVESC producer license under § 385.209.1(7) because D'Angelo has been found in violation of the law by a court of competent jurisdiction in an action instituted by any officer of any state or the United States in any matter involving banking or finance because D'Angelo has pled guilty, and been convicted of, three (3) counts of passing bad checks:
 - a. Passing Bad Check – Less Than \$500, a Class A Misdemeanor. *State v. Christina L. D'Angelo*, Warren Co. Cir. Ct., Case No. 05A8-CR00613.
 - b. Passing Bad Check – Less Than \$500, a Class A Misdemeanor. *State v. Christina*

L. D'Angelo, St. Francois Co. Cir. Ct., Case No. 05D7-CR02000.

c. Passing Bad Check – Less Than \$500, a Class A Misdemeanor. *State v. Christina L. D'Angelo*, St. Charles Co. Cir. Ct., Case No. 0511-CR07083.

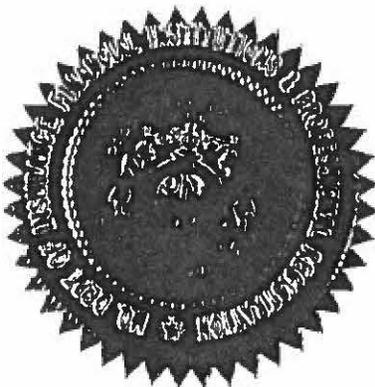
44. Each time D'Angelo was found in violation of the law by a court of competent jurisdiction in an action instituted by any officer of the state or the United States in any matter involving banking or finance constitutes a separate and sufficient ground for the Director to refuse to issue D'Angelo a MVESC producer license under § 385.209.1(7).
45. The Director may refuse to issue a MVESC producer license to D'Angelo under to § 385.209.1(11) because she unlawfully acted as a MVESC producer without a license during her employment at United Repair Programs.
46. The Director may refuse to issue D'Angelo a MVESC producer license under § 385.209.1(12) because D'Angelo has failed to comply with an administrative or court order imposing a child support obligation as evidenced by her arrearage in *Family Support Division, Child Support Enforcement, Missouri Department of Social Services*, Case No. 90981031.
47. The Director has considered D'Angelo's history and all of the circumstances surrounding D'Angelo's 2016 Application. Issuing D'Angelo a MVESC producer license would not be in the interest of the public. Accordingly, the Director exercises her discretion and refuses to issue D'Angelo a MVESC producer license.
48. This Order is in the public interest.

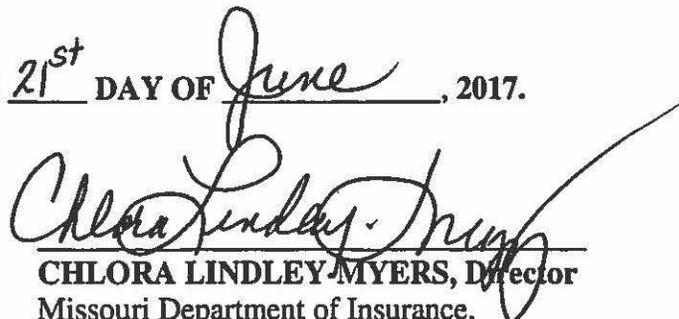
ORDER

IT IS THEREFORE ORDERED that the motor vehicle extended service contract producer license application of **Christina Lin D'Angelo** is hereby **REFUSED**.

SO ORDERED.

WITNESS MY HAND THIS 21st DAY OF June, 2017.




CHLORA LINDLEY MYERS, Director
Missouri Department of Insurance,
Financial Institutions and Professional Registration

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.

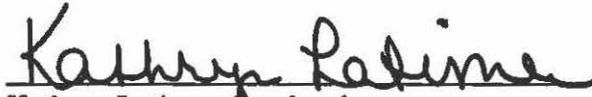
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CERTIFICATE OF SERVICE

I hereby certify that on this 22nd day of June, 2017, a copy of the foregoing Order and Notice was served upon the Applicant in this matter by UPS, signature required service, at the following address:

Christina Lin D'Angelo
116 Christine Drive
Belleville, Illinois 62221

No. 1Z0R15W84299251272



Kathryn Latimer, Paralegal
Missouri Department of Insurance, Financial
Institutions and Professional Registration
301 West High Street, Room 530
Jefferson City, Missouri 65101
Telephone: (573) 751-6515
Facsimile: (573) 526-5492
Email: Kathryn.Latimer@insurance.mo.gov

CERTIFICATE OF SERVICE

I hereby certify that on this 7th day of July, 2017, a copy of the foregoing Order and Notice was served upon the Applicant in this matter by USPS, certified mail, at the following address:

Christina Lin D'Angelo
116 Christine Drive
Belleville, Illinois 62221

Certified No. 7016 1370 0001 2035 9036



Kathryn Latimer, Paralegal
Missouri Department of Insurance, Financial
Institutions and Professional Registration
301 West High Street, Room 530
Jefferson City, Missouri 65101
Telephone: (573) 751-6515
Facsimile: (573) 526-5492
Email: Kathryn.Latimer@insurance.mo.gov

CERTIFICATE OF SERVICE

I hereby certify that on this 18th day of July, 2017, a copy of the foregoing Order and Notice was served upon the Applicant in this matter by USPS, first class mail, at the following address:

Christina Lin D'Angelo
116 Christine Drive
Belleville, Illinois 62221



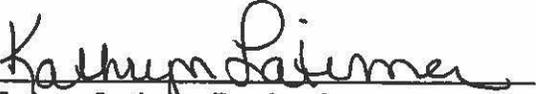
Kathryn Latimer, Paralegal
Missouri Department of Insurance, Financial
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301 West High Street, Room 530
Jefferson City, Missouri 65101
Telephone: (573) 751-6515
Facsimile: (573) 526-5492
Email: Kathryn.Latimer@insurance.mo.gov

CERTIFICATE OF SERVICE

I hereby certify that on this 25th day of August, 2017, a copy of the foregoing Order and Notice was served upon the Applicant in this matter by UPS, signature required service, at the following address:

Christina Lin D'Angelo
2145 Collier Dr.
Florissant, MO 63031

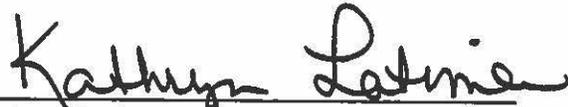
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Telephone: (573) 751-6515
Facsimile: (573) 526-5492
Email: Kathryn.Latimer@insurance.mo.gov

CERTIFICATE OF SERVICE

I hereby certify that on this 12th day of September, 2017, a copy of the foregoing Order and Notice was served upon the Applicant in this matter by USPS, first class mail, at the following address:

Christina Lin D'Angelo
2145 Collier Dr.
Florissant, MO 63031



Kathryn Latimer, Paralegal
Missouri Department of Insurance, Financial
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