



**FINAL ORDER**  
**EFFECTIVE**  
**07-31-2017**

**State of Missouri**

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

**IN RE:**

**CHERIECE RENEE REYNOLDS,**

**Applicant.**

**Case No. 170306210C**

**ORDER REFUSING TO ISSUE INSURANCE PRODUCER LICENSE**

On April 28, 2017, the Consumer Affairs Division submitted a Petition to the Director alleging cause for refusing to issue an insurance producer license to Cheriece Renee Reynolds. After reviewing the Petition, the Investigative Report, and the entirety of the file, the Director issues the following findings of fact, conclusions of law, and order:

**FINDINGS OF FACT**

1. Cheriece Renee Reynolds ("Reynolds"), is a Missouri resident with a residential address of 911 South Mills, Independence, Missouri 64050 and a mailing and business address of 4444 North Bellevue Avenue, Suite 100, Kansas City, Missouri 64116.
  2. The Department of Insurance, Financial Institutions and Professional Registration ("Department") received Reynolds's electronic application for an individual resident insurance producer license ("Application") on January 10, 2017.
  3. The "Attestation" section of the 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.
- \* \* \*
4. I further certify, under penalty of perjury, a) I have no child-support

obligation, 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. Reynolds accepted the "Attestation" section of the Application as a condition of submission.

5. Background Question No. 1A of the Application asks:

Have you ever been convicted of a misdemeanor, had a judgment withheld or deferred, or are you currently charged with committing a misdemeanor? You may exclude the following misdemeanor convictions or pending misdemeanor charges: traffic citations, 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 juvenile adjudications (offenses where you were adjudicated delinquent in a juvenile court)[.]

6. Reynolds answered "No" to Background Question No. 1A of the Application.

7. Contrary to Reynolds's response to Background Question No. 1A of the Application, Reynolds has been convicted of ten (10) misdemeanors:

- a. On January 23, 1998, Reynolds pled guilty to, and was convicted of, Possession Of Drug Paraphernalia – With Intent To Use, a Class A Misdemeanor, in violation of § 195.233, RSMo.<sup>1</sup> The court sentenced Reynolds to three (3) years' incarceration, but suspended the execution of sentence and placed Reynolds on three (3) years' supervised probation. On March 19, 1999, the court ordered execution of the sentence. *State v. Cheriece R. Beem*, Jackson Co. Cir. Ct., Case No. 16CR96073687.<sup>2</sup>
- b. On December 5, 2005, Reynolds pled guilty to, and was convicted of, Violation Of Protective Order, a Class A Misdemeanor, in violation of KAN. STAT. ANN. § 21-3843. The court sentenced Reynolds to eight (8) months' incarceration, to be followed by one (1) year of probation. *State of Kansas v. Cheriece R. Reynolds*, Johnson Co. Dist. Ct., Case No. 05DV1063.
- c. On January 13, 2006, Reynolds pled guilty to, and was convicted of, Criminal Damage To Property, a Class B Misdemeanor, in violation of KAN. STAT. ANN. § 21-3720. The court sentenced Reynolds to 90 days' incarceration, to

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<sup>1</sup> All criminal statutory references are to those contained in the version of the Revised Statutes of Missouri or the Kansas Statutes Annotated under which each respective court rendered judgment.

<sup>2</sup> Reynolds disclosed on the Application that she was formerly known as "Cheriece R. Beem."

be followed by nine (9) months' supervised probation. *State of Kansas v. Cheriece R. Reynolds*, Johnson Co. Dist. Ct., Case No. 05DV00502.

- d. On May 9, 2006, having previously pled guilty, Reynolds was convicted of, Trespass – 1st Degree, a Class B Misdemeanor, in violation of § 569.140, RSMo. The court ordered Reynolds to pay a fine. *State v. Cheriece Renee Reynolds*, Clay Co. Cir. Ct., Case No. 7CR106000149.
  - e. On November 15, 2006, Reynolds pled guilty to, and was convicted of, Trespass – 1st Degree (Gambling Boat), a Class B Misdemeanor, in violation of § 313.813, RSMo. The court sentenced Reynolds to five (5) days' incarceration. *State v. Cheriece R. Beem*, Platte Co. Cir. Ct., Case No. 06AE-CR03020.
  - f. On September 29, 2009, Reynolds pled guilty to, and was convicted of, Trespass – 1st Degree, a Class B Misdemeanor, in violation of § 569.140, RSMo. The court ordered Reynolds to pay a fine. *State v. Cheriece Renee Reynolds*, Platte Co. Cir. Ct., Case No. 09AE-CR01740.
  - g. On November 30, 2009, Reynolds pled guilty to, and was convicted of, Trespass – 1st Degree, a Class B Misdemeanor, in violation of § 569.140, RSMo. The court sentenced Reynolds to five (5) days' incarceration. *State v. Cheriece R. Reynolds*, Clay Co. Cir. Ct., Case No. 09CY-CR03887.
  - h. On October 5, 2011, Reynolds pled guilty to, and was convicted of, Trespass – 1st Degree, a Class B Misdemeanor, in violation of § 569.140, RSMo. The court ordered Reynolds to pay a fine. *State v. Cheriece R. Reynolds*, Clay Co. Cir. Ct., Case No. 11CY-CR02964.
  - i. On October 25, 2011, Reynolds pled guilty to, and was convicted of, Trespass – 1st Degree, a Class B Misdemeanor, in violation of § 569.140, RSMo. The court ordered Reynolds to pay a fine. *State v. Cheriece Renee Reynolds*, Platte Co. Cir. Ct., Case No. 11AE-CR02559.
  - j. On January 7, 2013, Reynolds pled guilty to, and was convicted of, Trespass – 1st (Gambling Boat) Degree, a Class B Misdemeanor, in violation of § 313.813, RSMo. The court sentenced Reynolds to two (2) days' incarceration. *State v. Cheriece R. Reynolds*, Clay Co. Cir. Ct., Case No. 12CY-CR03889.
8. Background Question No. 1B of the Application asks:

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 in a juvenile court)[.]

9. Reynolds answered "Yes" to Background Question No. 1B of the Application and provided a letter and copies of court documents disclosing the following convictions:
  - a. On December 8, 2006, Reynolds pled guilty to, and was convicted of, Possession Of Controlled Substance Except 35 Grams Or Less of Marijuana, a Class C Felony, in violation of § 195.202, RSMo and Possession Of Drug Paraphernalia – With Intent To Use, a Class A Misdemeanor, in violation of § 195.233, RSMo. The court sentenced Reynolds to four (4) years' incarceration for Possession Of Controlled Substance Except 35 Grams Or Less of Marijuana and 120 days' incarceration for Possession Of Drug Paraphernalia – With Intent To Use, but suspended the execution of sentence for both convictions, and placed Reynolds on five (5) years' supervised probation and two (2) years' unsupervised probation, respectively. *State v. Cheriece R. Reynolds*, Jackson Co. Cir. Ct., Case No. 0516-CR01961-01.
  - b. On April 15, 2010, Reynolds pled guilty to, and was convicted of, Possession Of Controlled Substance Except 35 Grams Or Less of Marijuana, a Class C Felony, in violation of § 195.202, RSMo. The court sentenced Reynolds to five (5) years' incarceration, but suspended the execution of sentence and placed Reynolds on five (5) years' supervised probation. On November 25, 2014, the court revoked Reynolds's probation and ordered execution of the previously suspended sentence. *State v. Cheriece R. Reynolds*, Platte Co. Cir. Ct., Case No. 09AE-CR02270-01.
  - c. On July 19, 2013, Reynolds pled guilty to, and was convicted of, Possession Of Controlled Substance Except 35 Grams Or Less of Marijuana, a Class C Felony, in violation of § 195.202, RSMo. The court sentenced Reynolds to five (5) years' incarceration. *State v. Cheriece Renee Reynolds*, Clay Co. Cir. Ct., Case No. 12CY-CR03424-01.
10. During her investigation, Special Investigator Karen Crutchfield of the Consumer Affairs Division ("Division") discovered the following four (4) felony convictions that Reynolds failed to disclose on the Application as required:
  - d. On September 23, 1996, Reynolds pled guilty to, and was convicted of, Possession Of Controlled Substance Except 35 Grams Or Less Of Marijuana, a Class C Felony, in violation of § 195.202, RSMo. The court sentenced Reynolds to three (3) years' incarceration, but suspended the execution of sentence and placed Reynolds on three (3) years' supervised probation. On March 19, 1999, the court ordered execution of the previously suspended

sentence. *State v. Cheriece R. Beem*, Jackson Co. Cir. Ct., Case No. 16CR96071184-01.

- e. On January 23, 1998, Reynolds pled guilty to, and was convicted of, Possession Of Controlled Substance Except 35 Grams Or Less Of Marijuana, a Class C Felony, in violation of § 195.202, RSMo and Possession Of Drug Paraphernalia – With Intent To Use, a Class A Misdemeanor, in violation of § 195.233, RSMo. The court sentenced Reynolds to three (3) years' incarceration, but suspended the execution of sentence and placed Reynolds on three (3) years' supervised probation. On March 19, 1999, the court ordered execution of the previously suspended sentence. *State v. Cheriece R. Beem*, Jackson Co. Cir. Ct., Case No. 16CR96073687.
  - f. On March 19, 1999, Reynolds pled guilty to, and was convicted of, Possession Of Controlled Substance Except 35 Grams Or Less Of Marijuana, a Class C Felony, in violation of § 195.202, RSMo. The court sentenced Reynolds to three (3) years' incarceration. *State v. Cheriece R. Beem*, Jackson Co. Cir. Ct., Case No. 16CR99000020-01.
  - g. On April 1, 2014, Reynolds pled guilty to, and was convicted of, Nonsupport Of A Child, a Level 10 Felony, in violation of KAN. STAT. ANN. § 21-5606. The court sentenced Reynolds to eight (8) months' incarceration, to be followed by 18 months' probation. On September 23, 2015, the court revoked Reynolds's probation and imposed a new term of Reynolds 18 months' probation. *State of Kansas v. Cheriece Renee Reynolds*, Johnson Co. Dist. Ct., Case No. 10CR02129.
- 11. Background Question No. 7 of the Application asks "Do you have a child support obligation in arrearage?"
  - 12. Reynolds answered "No" in response to Background Question No. 7 of the Application.
  - 13. Contrary to Reynolds's response to Background Question No. 7 of the Application, Reynolds has a child support obligation, which is in arrears. As of January 2017, when the Department received Reynolds's Application, and when Reynolds attested to the accuracy of the Application, she owed approximately \$39,611.97 in child support arrears (Reynolds is obligated to pay \$439.00 per month in child support). *See* Kansas Department for Children and Families, Kansas Child Support Enforcement, Case No. 284211; *State of Kansas v. Cheriece Renee Reynolds*, Johnson Co. Dist. Ct., Case No. 10CR02129.
  - 14. It is inferable, and hereby found as fact, that Reynolds failed to disclose her complete criminal record and child support arrears on the Application in order to misrepresent

her criminal history and child support obligation and arrears to the Director, and accordingly, in order to improve the chances that the Director would approve her Application and issue her an insurance producer license.

### **CONCLUSIONS OF LAW**

15. Section 375.141 RSMo (Supp. 2013)<sup>3</sup> provides, in part:

1. The director may suspend, revoke, refuse to issue or refuse to renew an insurance producer license for any one or more of the following causes:

(1) Intentionally providing materially incorrect, misleading, incomplete or untrue information in the license application;

\* \* \*

(3) Obtaining or attempting to obtain a license through material misrepresentation or fraud;

\* \* \*

(6) Having been convicted of a felony or crime involving moral turpitude;  
[or]

\* \* \*

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

16. The Director may refuse to issue an individual resident insurance producer license to Reynolds pursuant to § 375.141.1(1) because Reynolds intentionally provided materially incorrect, misleading, incomplete or untrue information on the Application when she failed to disclose ten (10) misdemeanor convictions in response to Background Question No. 1A of the Application:

a. Possession Of Drug Paraphernalia – With Intent To Use, a Class A Misdemeanor, in violation of § 195.233, RSMo. *State v. Cheriece R. Beem*, Jackson Co. Cir. Ct., Case No. 16CR96073687.

b. Violation Of Protective Order, a Class A Misdemeanor, in violation of KAN.

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<sup>3</sup> All civil statutory references are to the Revised Statutes of Missouri (2000) as updated by the 2013 Supplement unless otherwise noted.



STAT. ANN. § 21-3843. *State of Kansas v. Cheriece R. Reynolds*, Johnson Co. Dist. Ct., Case No. 05DV1063.

- c. Criminal Damage To Property, a Class B Misdemeanor, in violation of KAN. STAT. ANN. § 21-3720. *State of Kansas v. Cheriece R. Reynolds*, Johnson Co. Dist. Ct., Case No. 05DV00502.
  - d. Trespass – 1st Degree, a Class B Misdemeanor, in violation of § 569.140, RSMo. *State v. Cheriece Renee Reynolds*, Clay Co. Cir. Ct., Case No. 7CR106000149.
  - e. Trespass – 1st Degree (Gambling Boat), a Class B Misdemeanor, in violation of § 313.813, RSMo. *State v. Cheriece R. Beem*, Platte Co. Cir. Ct., Case No. 06AE-CR03020.
  - f. Trespass – 1st Degree, a Class B Misdemeanor, in violation of § 569.140, RSMo. *State v. Cheriece Renee Reynolds*, Platte Co. Cir. Ct., Case No. 09AE-CR01740.
  - g. Trespass – 1st Degree, a Class B Misdemeanor, in violation of § 569.140, RSMo. *State v. Cheriece R. Reynolds*, Clay Co. Cir. Ct., Case No. 09CY-CR03887.
  - h. Trespass – 1st Degree, a Class B Misdemeanor, in violation of § 569.140, RSMo. *State v. Cheriece R. Reynolds*, Clay Co. Cir. Ct., Case No. 11CY-CR02964.
  - i. Trespass – 1st Degree, a Class B Misdemeanor, in violation of § 569.140, RSMo. *State v. Cheriece Renee Reynolds*, Platte Co. Cir. Ct., Case No. 11AE-CR02559.
  - j. Trespass – 1st Degree (Gambling Boat), a Class B Misdemeanor, in violation of § 313.813, RSMo. *State v. Cheriece R. Reynolds*, Clay Co. Cir. Ct., Case No. 12CY-CR03889.
17. The Director may refuse to issue an individual resident insurance producer license to Reynolds pursuant to § 375.141.1(1) because Reynolds intentionally provided materially incorrect, misleading, incomplete or untrue information on the Application when she failed to disclose four (4) felony convictions in response to Background Question No. 1B of the Application:
- a. Possession Of Controlled Substance Except 35 Grams Or Less Of Marijuana, a Class C Felony, in violation of § 195.202, RSMo. *State v. Cheriece R. Beem*, Jackson Co. Cir. Ct., Case No. 16CR96071184-01.

- b. Possession Of Controlled Substance Except 35 Grams Or Less Of Marijuana, a Class C Felony, in violation of § 195.202, RSMo. *State v. Cheriece R. Beem*, Jackson Co. Cir. Ct., Case No. 16CR96073687.
  - c. Possession Of Controlled Substance Except 35 Grams Or Less Of Marijuana, a Class C Felony, in violation of § 195.202, RSMo. *State v. Cheriece R. Beem*, Jackson Co. Cir. Ct., Case No. 16CR99000020-01.
  - d. Nonsupport Of A Child, a Level 10 Felony, in violation of KAN. STAT. ANN. § 21-5606. *State of Kansas v. Cheriece Renee Reynolds*, Johnson Co. Dist. Ct., Case No. 10CR02129.
18. The Director may refuse to issue an individual resident insurance producer license to Reynolds pursuant to § 375.141.1(1) because she intentionally provided materially incorrect, misleading, incomplete or untrue information on the Application when she failed to disclose her child support obligation and arrears. *See Kansas Department for Children and Families, Kansas Child Support Enforcement, Case No. 284211; State of Kansas v. Cheriece Renee Reynolds*, Johnson Co. Dist. Ct., Case No. 10CR02129.
19. Each attempt by Reynolds to obtain a license by intentionally providing materially incorrect, misleading, incomplete or untrue information in the license Application is a separate and sufficient cause for refusal pursuant to § 375.141.1(1).
20. The Director may refuse to issue an individual resident insurance producer license to Reynolds pursuant to § 375.141.1(3) because she attempted to obtain a license through material misrepresentation or fraud when she failed to disclose ten (10) misdemeanor convictions in response to Background Question No. 1A of the Application:
- a. Possession of Drug Paraphernalie – With Intent to Use, a Class A Misdemeanor, in violation of § 195.233, RSMo. *State v. Cheriece R. Beem*, Jackson Co. Cir. Ct., Case No. 16CR96073687.
  - b. Violation Of Protective Order, a Class A Misdemeanor, in violation of KAN. STAT. ANN. § 21-3843. *State of Kansas v. Cheriece R. Reynolds*, Johnson Co. Dist. Ct., Case No. 05DV1063.
  - c. Criminal Damage To Property, a Class B Misdemeanor, in violation of KAN. STAT. ANN. § 21-3720. *State of Kansas v. Cheriece R. Reynolds*, Johnson Co. Dist. Ct., Case No. 05DV00502.
  - d. Trespass – 1st Degree, a Class B Misdemeanor, in violation of § 569.140, RSMo. *State v. Cheriece Renee Reynolds*, Clay Co. Cir. Ct., Case No.



7CR106000149.

- e. Trespass – 1st Degree (Gambling Boat), a Class B Misdemeanor, in violation of § 569.140, RSMo. *State v. Cheriece R. Beem*, Platte Co. Cir. Ct., Case No. 06AE-CR03020.
  - f. Trespass – 1st Degree, a Class B Misdemeanor, in violation of § 569.140, RSMo. *State v. Cheriece Renee Reynolds*, Platte Co. Cir. Ct., Case No. 09AE-CR01740.
  - g. Trespass – 1st Degree, a Class B Misdemeanor, in violation of § 569.140, RSMo. *State v. Cheriece R. Reynolds*, Clay Co. Cir. Ct., Case No. 09CY-CR03887.
  - h. Trespass – 1st Degree, a Class B Misdemeanor, in violation of § 569.140, RSMo. *State v. Cheriece R. Reynolds*, Clay Co. Cir. Ct., Case No. 11CY-CR02964.
  - i. Trespass – 1st Degree, a Class B Misdemeanor, in violation of § 569.140, RSMo. *State v. Cheriece Renee Reynolds*, Platte Co. Cir. Ct., Case No. 11AE-CR02559.
  - j. Trespass – 1st Degree (Gambling Boat), a Class B Misdemeanor, in violation of § 569.140, RSMo. *State v. Cheriece R. Reynolds*, Clay Co. Cir. Ct., Case No. 12CY-CR03889.
21. The Director may refuse to issue an individual resident insurance producer license to Reynolds pursuant to § 375.141.1(3) because she attempted to obtain a license through material misrepresentation or fraud when she failed to disclose four (4) felony convictions in response to Background Question No. 1B of the Application:
- a. Possession Of Controlled Substance Except 35 Grams Or Less Of Marijuana, a Class C Felony, in violation of § 195.202, RSMo. *State v. Cheriece R. Beem*, Jackson Co. Cir. Ct., Case No. 16CR90671184-01.
  - b. Possession Of Controlled Substance Except 35 Grams Or Less Of Marijuana, a Class C Felony, in violation of § 195.202. *State v. Cheriece R. Beem*, Jackson Co. Cir. Ct., Case No. 16CR96073687.
  - c. Possession Of Controlled Substance Except 35 Grams Or Less Of Marijuana, a Class C Felony, in violation of § 195.202. *State v. Cheriece R. Beem*, Jackson Co. Cir. Ct., Case No. 16CR99000020-01.
  - d. Nonsupport Of A Child, a Level 10 Felony, in violation of § 21.5606. *State of*

*Kansas v. Cheriece Renee Reynolds*, Johnson Co. Dist. Ct., Case No. 10CR02129.

22. The Director may refuse to issue an individual resident insurance producer license to Reynolds pursuant to § 375.141.1(3) because she attempted to obtain a license through material misrepresentation or fraud when she failed to disclose her child support obligation and significant arrears in response to Background Question No. 7 of the Application.
  - a. Kansas Department for Children and Families, Kansas Child Support, Case No. 284211 (Arrearage in the amount of \$39,611.97 when the Department received Reynolds's Application); *see State of Kansas v. Cheriece Renee Reynolds*, Johnson Co. Dist. Ct., Case No. 10CR02129.
23. Each attempt to obtain a license through material misrepresentation or fraud is a separate and sufficient cause for refusal pursuant to § 375.141.1(3).
24. The Director may refuse to issue an individual resident insurance producer license to Reynolds pursuant to § 375.141.1(6) because she has been convicted of seven (7) felonies:
  - a. Possession Of Controlled Substance Except 35 Grams Or Less Of Marijuana, a Class C Felony, in violation of § 195.202, RSMo. *State v. Cheriece R. Beem*, Jackson Co. Cir. Ct., Case No. 16CR96071184-01.
  - b. Possession Of Controlled Substance Except 35 Grams Or Less Of Marijuana, a Class C Felony, in violation of § 195.202, RSMo. *State v. Cheriece R. Beem*, Jackson Co. Cir. Ct., Case No. 16CR96073687.
  - c. Possession Of Controlled Substance Except 35 Grams Or Less Of Marijuana, a Class C Felony, in violation of § 195.202, RSMo. *State v. Cheriece R. Beem*, Jackson Co. Cir. Ct., Case No. 16CR99000020-01.
  - d. Possession Of Controlled Substance Except 35 Grams Or Less of Marijuana, a Class C Felony, in violation of § 195.202, RSMo. *State v. Cheriece R. Reynolds*, Jackson Co. Cir. Ct., Case No. 0516-CR01961-01.
  - e. Possession Of Controlled Substance Except 35 Grams Or Less of Marijuana, a Class C Felony, in violation of § 195.202, RSMo. *State v. Cheriece R. Reynolds*, Platte Co. Cir. Ct., Case No. 09AE-CR02270-01.
  - f. Possession Of Controlled Substance Except 35 Grams Or Less of Marijuana, a Class C Felony, in violation of § 195.202, RSMo. *State v. Cheriece Renee Reynolds*, Clay Co. Cir. Ct., Case No. 12CY-CR03424-01.

- g. Nonsupport Of A Child, a Level 10 Felony, in violation of KAN. STAT. ANN. § 21-5606. *State of Kansas v. Cheriece Renee Reynolds*, Johnson Co. Dist. Ct., Case No. 10CR02129.
25. Each felony conviction is a separate and sufficient cause for refusal pursuant to § 375.141.1(6).
26. The Director may refuse to issue an individual resident insurance producer license to Reynolds pursuant to § 375.141.1(6) because Reynolds has been convicted of six (6) crimes involving moral turpitude:
- a. Possession Of Controlled Substance Except 35 Grams Or Less Of Marijuana, a Class C Felony, in violation of § 195.202, RSMo. *State v. Cheriece R. Beem*, Jackson Co. Cir. Ct., Case No. 16CR96071184-01.
  - b. Possession Of Controlled Substance Except 35 Grams Or Less Of Marijuana, a Class C Felony, in violation of § 195.202, RSMo. *State v. Cheriece R. Beem*, Jackson Co. Cir. Ct., Case No. 16CR96073687.
  - c. Possession Of Controlled Substance Except 35 Grams Or Less Of Marijuana, a Class C Felony, in violation of § 195.202, RSMo. *State v. Cheriece R. Beem*, Jackson Co. Cir. Ct., Case No. 16CR99000020-01.
  - d. Possession Of Controlled Substance Except 35 Grams Or Less of Marijuana, a Class C Felony, in violation of § 195.202, RSMo. *State v. Cheriece R. Reynolds*, Jackson Co. Cir. Ct., Case No. 0516-CR01961-01.
  - e. Possession Of Controlled Substance Except 35 Grams Or Less of Marijuana, a Class C Felony, in violation of § 195.202, RSMo. *State v. Cheriece R. Reynolds*, Platte Co. Cir. Ct., Case No. 09AE-CR02270-01.
  - f. Possession Of Controlled Substance Except 35 Grams Or Less of Marijuana, a Class C Felony, in violation of § 195.202, RSMo. *State v. Cheriece Renee Reynolds*, Clay Co. Cir. Ct., Case No. 12CY-CR03424-01.
27. Each conviction of a crime involving moral turpitude is a separate and sufficient cause for refusal pursuant to § 375.141.1(6).
28. The Director may refuse to issue an individual resident insurance producer license to Reynolds pursuant to § 375.141.1(13) because Reynolds has failed to comply with an administrative or court order imposing a child support obligation. See Kansas Department for Children and Families, Kansas Child Support Enforcement, Case No. 284211 (Arrearage in the amount of approximately \$39,611.97 when the Department

received Reynolds's Application); *State of Kansas v. Cheriece Renee Reynolds*, Johnson Co. Dist. Ct., Case No. 10CR02129.

29. The Director has considered Reynolds's history and the circumstances surrounding Reynolds's Application. Issuing a resident insurance producer license to Reynolds would not be in the interest of the public. Accordingly, the Director exercises her discretion to refuse to issue a resident insurance producer license to Reynolds.
30. This Order is in the public interest.

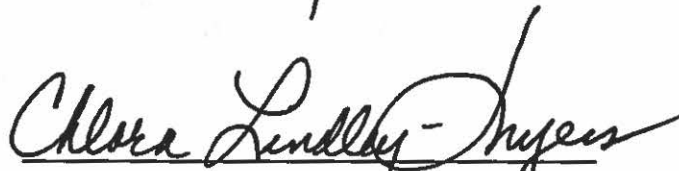
**ORDER**

**IT IS THEREFORE ORDERED** that Cheriece Renee Reynolds's application for an individual resident insurance producer license is hereby **REFUSED**.

**SO ORDERED.**

WITNESS MY HAND THIS 31<sup>st</sup> DAY OF May, 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 1st 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:

Cheriece Renee Reynolds  
911 South Mills  
Independence, Missouri 64050

No. 1Z0R15W84292793146

  
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 15th day of June, 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:

Cheriece Renee Reynolds  
911 South Mills  
Independence, Missouri 64050

Certified No. 7016 1370 0001 2035 8688

A handwritten signature in black ink, reading "Kathryn Latimer". The signature is fluid and cursive, with the first name "Kathryn" and last name "Latimer" clearly distinguishable.

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