

DEPARTMENT OF COMMERCE & INSURANCE

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

IN RE: Gerald Ray Large, Jr. 1629 Meadowlark High Ridge, MO 63049

TRACKING ID 371605 E

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Gerald Ray Large Jr. ("Large") and the Division of Consumer Affairs ("Division") of the Department of Commerce and Insurance, as follows:

WHEREAS, Chlora Lindley-Myers, is the duly appointed Director of the Department of Commerce and Insurance, 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 Division is charged with investigating producers and companies engaged in the business of MVESC pursuant to Sections 374.085 and 374.190 and 385.216, RSMo and is authorized by the Director to recommend enforcement action under the laws relating to MVESC; WHEREAS, Large has applied to receive a MVESC producer license with the Department, pursuant to Chapter 385, RSMo;

WHEREAS, the Division has received information concerning a misstatement on Large's application, which is a violation of Section 374.210.1, RSMo (2016), and subjects Large to enforcement action by the Director;

WHEREAS, Large has been informed of his right to counsel and of his right to contest any attempt by the Department to refused to issue his MVESC producer license, and states that he understands his rights to contest any such actions;

AND WHEREAS, Large 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 MVESC laws or regulations by Large, 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 Large are committed knowingly, intentionally or in conscious disregard of the law, that he made a misstatement on the license application, and that such conduct violated Section 374.210.1, RSMo (2016);

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, Large does hereby voluntarily and knowingly surrender and forfeit the sum of three hundred dollars (\$300.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Large 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 January 25, 2021.

The parties agree that, should the Director or the Division in the future allege an additional violation of the MVESC laws or regulations by Large, nothing in this Agreement shall preclude the Director or the Division from introducing Large'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: 1-21-2021

DATED: _1 27/21

DATED: 01.27.2021

Gerald Ray Large Jr.

License no. 8308934

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Carrie Couch, Director Division of Consumer Affairs

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Chlora Lindley-Myers, Director Department of Commerce and Insurance

Return original to: Andrew Engler Missouri Department of Commerce and Insurance PO Box 4001 Jefferson City, MO 65102