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DEPT OF INSURANCE
FINANCIAL INSTITUTIONS &
PROFESSIONAL REGISTRATION

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

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

In Re: Brandon Francisco
122 Meador Dr.
Noel, MO 64854

Tracking ID 158520

VOLUNTARY FORFEITURE

It is hereby agreed by Brandon Francisco 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) whose duties, pursuant to Chapters 374 and 375, RSMo, include the supervision and regulation of the business of insurance;

WHEREAS, the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration is charged with investigating producers and companies engaged in the business of insurance pursuant to Sections 374.085 and 374.190, RSMo 2000 and is authorized by the Director to recommend enforcement action under the laws relating to insurance;

WHEREAS, Brandon Francisco has a Missouri license as a resident producer with the Department of Insurance, Financial Institutions and Professional Registration, pursuant to Chapters 374 and 375, RSMo;

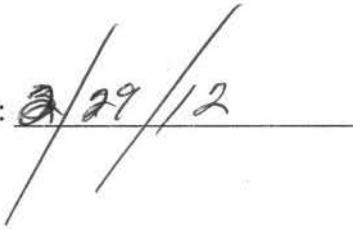
WHEREAS, Brandon Francisco improperly withheld and converted money in the course of doing insurance business, which is a ground for discipline under Section 375.141.1(4), and he used dishonest practices or demonstrated untrustworthiness or financial irresponsibility in the conduct of business in this state, which is a ground for discipline under Section 375.141.1(8), RSMo (Supp. 2011), subjecting Brandon Francisco to enforcement action by the Director;

WHEREAS, Brandon Francisco has been informed of the nature of the violations, of his right to counsel and of his right to contest any attempt by the Department of Insurance, Financial Institutions and Professional Registration, to discipline his license, or to recover whatever penalties or other monetary relief as may be provided for by statute, and states that he understands his rights to contest any such actions;

NOW, THEREFORE, in lieu of the institution by the Department of Insurance, Financial Institutions and Professional Registration of any action to revoke the license of Brandon Francisco, or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, Brandon Francisco does hereby voluntarily and knowingly surrender and forfeit the sum of \$500, such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

Brandon Francisco shall submit this sum to the Department of Insurance, Financial Institutions and Professional Registration, by cashier's check or money order made payable to the Missouri State School Fund no later than February 29, 2012.

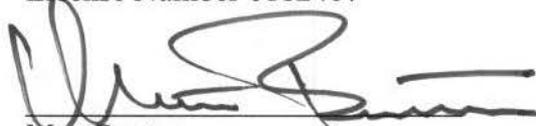
DATED: 2/29/12



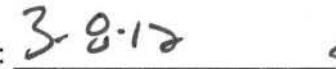

Brandon Francisco
License Number 0112407

DATED: 3.7.12




Matt Barton,
Director, Division of Consumer Affairs

DATED: 3.8.12




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

Please return original to:
Karen Crutchfield
PO Box 4001
Jefferson City, MO 65102