

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

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

RECEIVED  
OCT 30 2014  
DEPT. OF INSURANCE,  
FINANCIAL INSTITUTIONS &  
PROFESSIONAL REGISTRATION

IN RE: JAKE COSLET  
38 GREAT LAKES DR.  
ST. PETERS MO 63376

TRACKIN ID 229214 E

**VOLUNTARY FORFEITURE AGREEMENT**

It is hereby agreed by Jake Coslet ("Coslet") 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, 375 and 385 RSMo, include the supervision and regulation of the business of Motor Vehicle Extended Service Contracts ("MVESC");

WHEREAS, the Consumer Affairs Division of the Department is charged with investigating producers and companies engaged in the business of MVESC pursuant to Sections 374.085, 374.190 and 385.216, RSMo and is authorized by the Director to recommend enforcement action under the laws relating to MVESC;

WHEREAS, Coslet has applied to receive a resident MVESC producer license

with the Department, pursuant to Chapter 385, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning Coslet's failure to disclose a felony charge for "Stealing", which is a violation of Section 374.210.1(1), RSMo (Supp. 2013), and subjects Coslet to enforcement action by the Director;

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


AND WHEREAS, Coslet, 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 violation of the insurance laws, MVESC laws, or regulations by Coslet, in which action the Director or the Consumer Affairs Division alleges that the violation described herein is part of a course of conduct, a business practice, or other such series of similar violations, or that future violations by Coslet are committed knowingly, intentionally or in conscious disregard of the law, that he provided materially incorrect, misleading, incomplete or untrue information in the license application, 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, Coslet does hereby voluntarily and knowingly surrender and forfeit the sum of two hundred fifty dollars (\$250.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Coslet 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 Friday, November 14, 2014.

The parties agree that, should the Director or the Division in the future allege any additional violation of the insurance laws, MVESC laws, or regulations by Coslet, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Coslet'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.

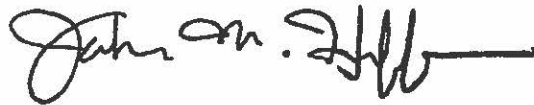
DATED: 10-28-14

  
Jake Coslet  
Applicant

DATED: 10/31/14

  
Carrie Couch, Acting Director  
Consumer Affairs Division

DATED: 11/3/14

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

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

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