



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

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

IN RE: JOHNATHEN EADS
8 SAMS DR.
TROY, MO 63379-2463

TRACKING ID 287678

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Johnathen Eads and the Division of Consumer Affairs ("Division") of the Department of Insurance, Financial Institutions and Professional Registration, as follows:

WHEREAS, Chlora Lindley-Myers, is the duly appointed Acting 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 and 375, RSMo, include the supervision and regulation of the business of insurance;

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

WHEREAS, Johnathen Eads ("Eads") has a resident individual producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information concerning Eads' backdating of an insurance policy after the insured filed a police report, which is a violation of Section 375.144 (2), RSMo (Supp. 2013), and subjects Eads to enforcement action by the Director;

WHEREAS, Eads has been informed of his right to counsel and of his right to contest any attempt by the Department to revoke his insurance producer license, and states that he understands his rights to contest any such actions;

AND WHEREAS, Eads acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Division based on an additional violation of the insurance laws or regulations by Eads, in which action the Director or the Division alleges that the violation described herein forms part of a course of conduct, a business practice, or other such series of similar violations, or that future violations by Eads are committed knowingly, intentionally or in conscious disregard of the law, that he backdated a policy after a police report was filed and that such conduct violated Section 375.144 (2) RSMo;

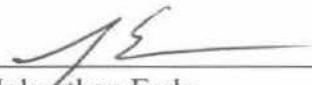
NOW, THEREFORE, in lieu of any recommendation or initiation by the Division of any action based on the violation cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Eads does hereby voluntarily and knowingly surrender and forfeit the sum of \$250.00 (two hundred fifty dollars), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Eads 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 April 4, 2017.

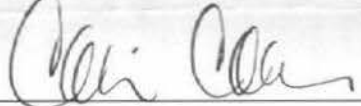
The parties agree that, should the Director or the Division in the future allege a different violation of the insurance laws or regulations by Eads, nothing in this Agreement shall preclude the Director or the Division from introducing Eads's admissions contained in this Agreement as

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.

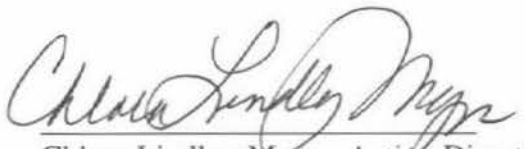
DATED: 4-10-17


Johnathan Eads
License No. 8334490

DATED: 4/17/17


Carrie Couch, Director
Division of Consumer Affairs

DATED: 4/20/2017


Chlora Lindley-Myers, Acting Director
Department of Insurance, Financial
Institutions and Professional Registration

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