



## State of Missouri

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

**IN RE:** )  
 )  
**MARGARET EWA-DOMINIQUE BULLOCK,** ) **Case No. 171128460C**  
 )  
**Applicant.** )

### **ORDER REFUSING TO ISSUE MOTOR VEHICLE EXTENDED SERVICE CONTRACT PRODUCER LICENSE**

On May 11, 2018, the Consumer Affairs Division submitted a Petition to the Director alleging cause for refusing to issue a motor vehicle extended service contract producer license to Margaret Ewa-Dominique Bullock. After reviewing the Petition and the Investigative Report, the Director issues the following findings of fact, conclusions of law, and order:

#### **FINDINGS OF FACT**

1. Margaret Ewa-Dominique Bullock ("Bullock") is a Missouri resident with a residential and mailing address of 17 Mary Rose Court, Hazelwood, Missouri 63042.
2. On April 8, 2010, Bullock was indicted for three (3) counts of Fraudulent Use of Unauthorized Access Devices, all Class C Felonies, in violation of 18 U.S.C. § 1029(a)(1) & (b)(1) and 2. The indictment alleges that Bullock, on or about March 12, 2010:
  - a. [D]id knowingly and with intent to defraud, use and attempt to use one or more counterfeit access devices, to wit: a counterfeit Visa credit card ending in account number 0192[.]
  - b. [D]id knowingly and with intent to defraud, use and attempt to use one or more counterfeit access devices, to wit: a counterfeit Visa credit card ending in account number 5865[.]
  - c. [D]id knowingly and with intent to defraud, use and attempt to use one or more counterfeit access devices, to wit: a counterfeit Visa credit card ending in account number 7481[.]

*United States v. Bullock*, U.S. Dist. Ct., Case No. 4:10-CR-00203-CEJ (E.D. Mo. 2010).

3. On February 14, 2017, the Department of Insurance, Financial Institutions and Professional Registration (“Department”) received Bullock’s Application for Motor Vehicle Extended Service Contract Producer License (“Application”).
4. Bullock marked “Yes” to Background Question No. 1 on her Application which asks, in part, “have you ever been convicted of a crime, had a judgment withheld or deferred, received a suspended imposition of sentence (SIS) or suspended execution of sentence (SES), or are you currently charged with committing a crime?” and disclosed the following felony convictions:
  - a. On September 30, 2010, Bullock was convicted of three (3) counts of Fraudulent Use of Unauthorized Access Devices, all Class C Felonies, in violation of 18 U.S.C. § 1029(a)(1) & (b)(1) and 2.<sup>1</sup> The court sentenced Bullock to four (4) years’ probation on each count and ordered Bullock to pay \$2,530.94 in restitution. *United States v. Bullock*, U.S. Dist. Ct., Case No. 4:10-CR-00203-CEJ (E.D. Mo. 2010).
5. Background Question No. 4 of the Application asks:

Have you failed to pay state or federal income tax?

Have you failed to comply with an administrative or court order directing payment of state or federal income tax?

Answer “Yes” if the answer to either question (or both) is “Yes.”

If you answer yes, you must attach to this application:

- a) a written statement explaining the circumstances of each administrative or court order,
- b) copies of all relevant documents (i.e. demand letter from the Department of Revenue or Internal Revenue Service, etc.),
- c) a certified copy of each administrative or court order, judgment, and/or lien, and
- d) a certified copy of the official document which demonstrates the resolution of the tax delinquency (i.e. tax compliance letter, etc.).

6. Bullock answered “Yes” in response to Background Question No. 4 and disclosed

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<sup>1</sup> All criminal statutory references are to those contained in the version of the United States Code in effect at the time Bullock committed the offenses.

that on or about August 20, 2010 the Internal Revenue Service filed a Notice of Federal Tax Lien with the Fulton County, Georgia, Superior Court against Bullock for delinquent federal income taxes for the 2004 and 2005 tax filing years:

As provided by section 6321, 6322, and 6323 of the Internal Revenue Code, we are giving a notice that taxes (including interest and penalties) have been assessed against [Margaret Bullock]. We have made a demand for payment of this liability, but it remains unpaid. Therefore there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of [\$42,926.38], and additional penalties, interest, and costs that may accrue.

*Notice of Federal Tax Lien, Fulton Co., Georgia, Sup. Ct., Filing No. 2010-0321103.*

### **CONCLUSIONS OF LAW**

7. Section 385.209 RSMo<sup>2</sup> provides, in part:

1. The director may suspend, revoke, refuse to issue, or refuse to renew a registration or license under sections 385.200 to 385.220 for any of the following causes, if the applicant or licensee or the applicant's or licensee's subsidiaries or affiliated entities acting on behalf of the applicant or licensee in connection with the applicant's or licensee's motor vehicle extended service contract program has:

\* \* \*

(5) Been convicted of any felony;

\* \* \*

(7) Been found in violation of law by a court of competent jurisdiction in an action instituted by any officer of any state or the United States in any matter involving motor vehicle extended service contracts, financial services, investments, credit, insurance, banking, or finance; [or]

\* \* \*

(13) Failed to comply with any administrative or court order directing payment of state or federal income tax[.]

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<sup>2</sup> All civil statutory references are to the 2016 Revised Statutes of Missouri, unless otherwise noted.

8. "A plea of guilty voluntarily and understandingly made...admits all of the facts charged[.]" *Robinson v. State*, 491 S.W.2d 314, 315 (Mo. banc 1973).
9. The Director may refuse to issue a motor vehicle extended service contract ("MVESC") producer license to Bullock pursuant to § 385.209.1(5) because she has been convicted of three felonies. *United States v. Bullock*, U.S. Dist. Ct., Case No. 4:10-CR-00203-CEJ (E.D. Mo. 2010).
10. Each conviction for a felony is a separate and sufficient cause for refusal pursuant to § 385.209.1(5).
11. The Director may refuse to issue a MVESC producer license to Bullock pursuant to § 385.209.1(7), because Bullock has been found in violation of the law by a court of competent jurisdiction in an action instituted by an officer of the United States, specifically a United States Attorney, in a matter involving financial services, credit, banking, or finance because Bullock has been convicted of three (3) counts of Fraudulent Use of Unauthorized Access Devices. *Id.*
12. The Director may refuse to issue a MVESC producer license to Bullock pursuant to § 385.209.1(13) because Bullock failed to comply with administrative or court orders directing payment of federal income taxes. *See Notice of Federal Tax Lien*, Fulton Co., Georgia, Sup. Ct., Filing No. 2010-0321103.
13. The Director has considered Bullock's history and all of the circumstances surrounding Bullock's Application. Granting Bullock a MVESC producer license would not be in the interest of the public. Accordingly, the Director exercises her discretion and refuses to issue a MVESC producer license to Bullock.
14. This order is in the public interest.

**ORDER**

**IT IS THEREFORE ORDERED** that the motor vehicle extended service contract producer license application of **Margaret Ewa-Dominique Bullock** is hereby **REFUSED**.

**SO ORDERED.**

WITNESS MY HAND THIS 17<sup>th</sup> DAY OF May, 2018.



*Chlora Lindley-Myers*  
 CHLORA LINDLEY-MYERS  
 DIRECTOR

**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 May 17, 2018 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:

Margaret Ewa-Dominique Bullock  
17 Mary Rose Court  
Hazelwood, Missouri 63042

No. 1Z0R15W84294829783



Kathryn Latimer  
Paralegal  
Missouri Department of Insurance, Financial  
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