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MO. 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: MELANIE HITT  
363 JUNGERMANN RD APT 367  
ST. PETERS MO 63376

TRACKING ID: 233736

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VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Melanie Hitt ("Hitt") 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, Hitt 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 Hitt's failure to disclose misdemeanor charges for "Assault 3<sup>rd</sup> Degree On Law Enforcement Officer", "Resisting or interfering with arrest/detention/stop" and "Violation of order of protection for adult – 1<sup>st</sup> offense", which is a violation of Section 374.210.1(1), RSMo (Supp. 2014), and subjects Hitt to enforcement action by the Director;

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

AND WHEREAS, Hitt, 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 Hitt, 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 Hitt are committed knowingly, intentionally or in conscious disregard of the law, that she 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, Hitt 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.

Hitt 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 Wednesday, January 21, 2015. 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 Hitt, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Hitt'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: 1-7-15

Melanie Hitt

Melanie Hitt  
Applicant

DATED: 1/9/15

Carrie Couch

Carrie Couch, Acting Director  
Consumer Affairs Division

DATED: 1-9-15

John M. Huff

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