



State of Missouri

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND
PROFESSIONAL REGISTRATION

IN RE:)
)
STEPHANIE NICOLE SAPA,) Case No. 180910851C
)
Applicant.)

ORDER REFUSING TO ISSUE
MOTOR VEHICLE EXTENDED SERVICE CONTRACT PRODUCER LICENSE

On March 27, 2019, 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 Vaughn E. White. After reviewing the Petition, Investigative Report, and the entirety of the file, the Director issues the following findings of fact, conclusions of law, and order:

FINDINGS OF FACT

- 1. Stephanie Nicole Sapa (“Sapa”) is a Missouri resident with a reported address of 16 Santa Rosa Ct., St. Charles, MO 63303.
- 2. On July 18, 2018, the Department of Insurance, Financial Institutions and Professional Registration (“Department”) received Sapa’s Application for Motor Vehicle Extended Service Contract Producer License (“Application”).
- 3. Background Information Question No. 7 of the Application asks:

Do you currently have or have you had a child support obligation?

If you answer yes:

- a) are you in arrearage?
- b) by how many months are you in arrearage? ____ months
- c) what is the total amount of your arrearage? _____
- d) are you currently subject to a repayment agreement to cure the arrearage? (If you answer yes, provide documentation showing an approved repayment plan from the appropriate state child support agency.)

- e) are you in compliance with said repayment agreement? (If you answer yes, provide documentation showing proof of current payments from the appropriate state child support agency.)
- f) are you the subject of a child support related subpoena/warrant? (If you answer yes, provide documentation showing proof of current payments or an approved repayment plan from the appropriate state child support agency.)
- g) have you ever been convicted of a misdemeanor or felony for failure to pay child support?

4. Sapa marked “No” in response to Background Information Question No. 7, but later submitted a letter to the Division which stated in relevant part:

I have been made aware that I owe child support as well. I signed a TPR on April 18, 2018. My caseworker said that all of my support payments would go away. After doing a lot of research, I found out that I do owe this money. I will be paying this directly from my paychecks (semi-monthly), \$207.50 from each check.

5. After investigation the Division found that Sapa was ordered to pay child support. *Div. of Child Support Enforcement v. Stephanie Nicole Sapa*, St. Charles Co. Cir. Ct., Case No. 1511-MC04465. As of March 20, 2019, Sapa had an arrearage of \$3,409.06 on the order.

CONCLUSIONS OF LAW

6. Section 385.209 RSMo 2016¹ 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:

* * *

(12) Failed to comply with an administrative or court order imposing a child support obligation[.]

¹ All civil statutory references are to the Revised Statutes of Missouri 2016 unless otherwise noted.

7. The Director may refuse to issue an MVESC producer license to Sapa pursuant to § 385.209.1(12) because Sapa failed to comply with administrative or court orders imposing child support obligations as evidenced by her arrearages in *State of Missouri, Div. of Child Support Enforcement v. Stephanie Nicole Sapa*, St. Charles Co. Cir. Ct., Case No. 1511-MC04465.
8. The above described instance constitutes cause for the Director to refuse to issue an MVESC producer license to Sapa. Granting Sapa an MVESC producer license would not be in the interest of the public.
9. The Director has considered Sapa's history and all of the circumstances surrounding Sapa's Application. Accordingly, the Director exercises her discretion to refuse to issue an MVESC producer license to Sapa.
10. This Order is in the public interest.

ORDER

IT IS THEREFORE ORDERED that the motor vehicle extended service contract producer license application of **Stephanie Nicole Sapa** is hereby **REFUSED**.

SO ORDERED.

WITNESS MY HAND THIS 12th DAY OF AUGUST, 2019.



Chlora Lindley-Myers

CHLORA LINDLEY-MYERS

**Director, Missouri Department of Insurance,
Financial Institutions and Professional Registration**

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.

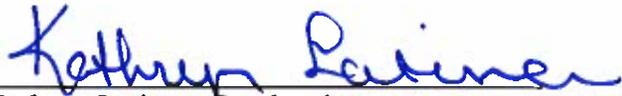
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CERTIFICATE OF SERVICE

I hereby certify that on this 13th of August 2019, 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:

Stephanie Nicole Sapa
16 Santa Rosa Ct.,
St. Charles, MO 63303

No. 1Z0R15W84296372423



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