

STATE OF MISSOURI



DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

IN RE: JO ANNA RAY
P.O. Box 867
LEE'S SUMMIT MO 64063

Our File Number 08A000737

RECEIVED

DEC 29 2008

VOLUNTARY FORFEITURE

MO. DEPT OF INSURANCE,
FINANCIAL INSTITUTIONS &
PROFESSIONAL REGISTRATION

It is hereby agreed by Jo Anna Ray and the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration, as follows:

WHEREAS, Linda Bohrer is the duly appointed Acting Director of the Department of Insurance, Financial Institutions and Professional Registration, State of Missouri (hereinafter, Director) whose duties, pursuant to Chapter 374, RSMo, include the supervision and regulation of the business of insurance;

WHEREAS, the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration is charged with investigating bail bond agents and general bail bond agents in the bail bond business pursuant to Section 374.085, RSMo (2000) and Section 374.764, RSMo (Cum. Supp. 2007) and is authorized by the director to recommend enforcement action under the laws relating to insurance;.

WHEREAS, Jo Anna Ray is licensed as a general bail bond agent;

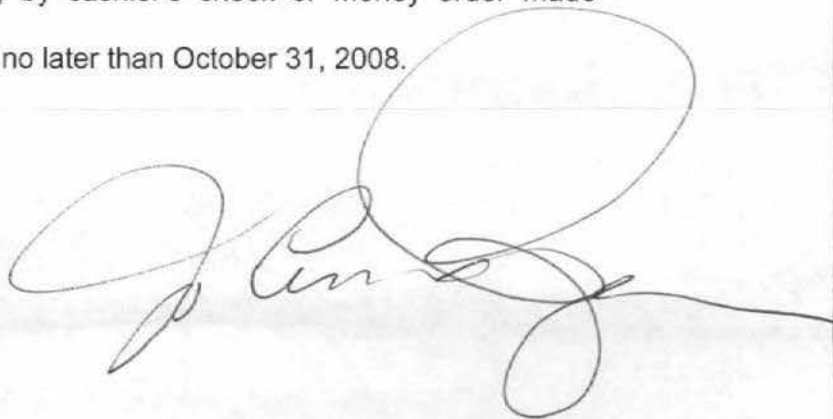
WHEREAS, information has been received by the Consumer Affairs Division

concerning Jo Anna Ray's violation: Section 374.760 RSMo 2000. Each general bail bond agent shall file, between the first and tenth of each month, sworn affidavits with the department stating that there are no unsatisfied judgments against him. The failure to submit the monthly affidavit subjects Jo Anna Ray to enforcement action by the Director;

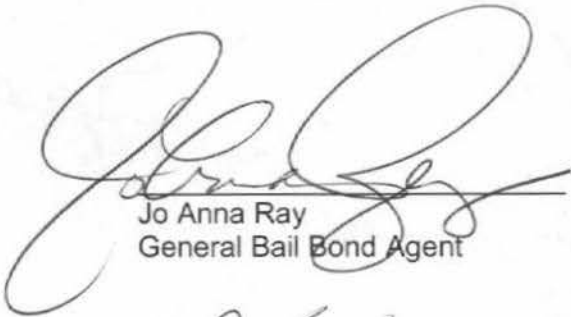
WHEREAS, Jo Anna Ray has been informed of the nature of her violation, of her right to counsel and of her right to contest any attempt by the Department of Insurance, Financial Institutions and Professional Registration, to discipline her general bail bond license, or to recover whatever penalties or other monetary relief as may be provided for by statute, and states that she understands her rights to contest any such actions;

NOW, THEREFORE, in complete settlement of the investigation in File Number 08A000737, in lieu of the institution by the Department of Insurance, Financial Institutions and Professional Registration of any action to revoke or suspend the bail bond license of Jo Anna Ray or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, Jo Anna Ray, without any admission of a violation of the law, does hereby voluntarily and knowingly surrender and forfeit the sum of \$300.00 such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

Jo Anna Ray shall submit this sum to the Department of Insurance, Financial Institutions and Professional Registration, by cashier's check or money order made payable to the Missouri State School Fund no later than October 31, 2008.

A large, stylized handwritten signature in black ink, likely belonging to Jo Anna Ray, is written over the bottom right portion of the document. The signature is fluid and cursive, with a large loop at the end.

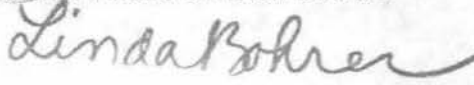
DATED: 1/4/08


Jo Anna Ray
General Bail Bond Agent

DATED: 1/9/09


Mary Kempker
Consumer Affairs Division Director

DATED: 1-9-09


Director, Department of Insurance,
Financial Institutions and Professional
Registration

Please submit this form along with payment to:

Missouri Department of Insurance
Attention: Les Hogue
P O Box 4001
Jefferson City, MO 65102-0690
(573) 526-3410

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JAN 08 2009

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FINANCIAL INSTITUTIONS &
PROFESSIONAL REGISTRATION