



State of Missouri

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

IN RE:

Amber M. Wallace,

Applicant.

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Case No. 120313290C

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

On April 19, 2012, 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 Amber M. Wallace. After reviewing the Petition, the Investigative Memo, and the entirety of the file, the Director issues the following findings of fact, conclusions of law, and order:

FINDINGS OF FACT

1. Amber M. Wallace ("Wallace") is a Missouri resident with a residential address of 9756 Lilac Drive, Apt. C, St. Louis, Missouri 63137.
2. On or about May 1, 2006, Wallace pled guilty to the Class C Felony of Forgery, in violation of §§ 570.090, 562.036, and 562.041 RSMo. The court suspended the imposition of sentence and ordered that Wallace complete five years probation. On December 12, 2011, the court revoked Wallace's probation, sentenced Wallace to three years' incarceration, suspended the execution of that sentence, and ordered that Wallace complete an additional three years probation. *State v. Amber Michelle Wallace*, St. Charles Co. Cir. Ct., Case No. 0611-CR02294-01.
3. On January 3, 2012, the Department of Insurance, Financial Institutions and Professional Registration ("Department") received Wallace's Application for Motor Vehicle Extended Service Contract Producer License ("Application").

CONCLUSIONS OF LAW

4. Section 385.209 RSMo Supp. 2011, 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[.]
5. Just as the principal purpose of § 375.141, the insurance producer disciplinary statute, is not to punish licensees or applicants, but to protect the public, *Ballew v. Ainsworth*, 670 S.W.2d 94, 100 (Mo. App. E.D. 1984), the purpose of § 385.209 is not to punish applicants for a motor vehicle extended service contract producer license, but to protect the public.
 6. Wallace may be refused a motor vehicle extended service contract ("MVESC") producer license pursuant to § 385.209.1(5) because she has been convicted of a felony in *State v. Amber Michelle Wallace*, St. Charles Co. Cir. Ct., Case No. 0611-CR02294-01.
 7. Wallace has been convicted of forgery, a felony. Granting Wallace a MVESC producer license would not be in the interest of the public. The Director has considered Wallace's history and all of the circumstances surrounding Wallace's Application and exercises his discretion to refuse Wallace's MVESC producer license.
 8. This order is in the public interest.

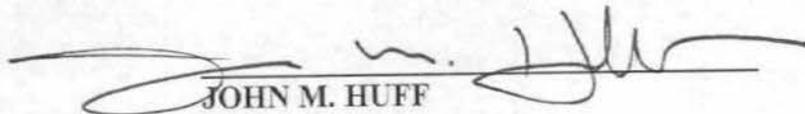
ORDER

IT IS THEREFORE ORDERED that the motor vehicle extended service producer license application of Amber M. Wallace is hereby **REFUSED**.

SO ORDERED.

WITNESS MY HAND THIS 23RD DAY OF APRIL, 2012.




JOHN M. HUFF
DIRECTOR

NOTICE

TO: Applicant and any unnamed persons aggrieved by this Order:

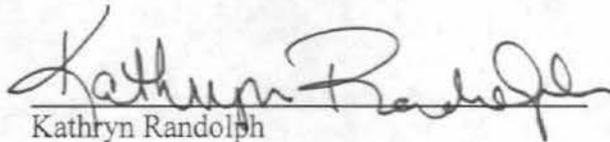
You may request a hearing in this matter. You may do so by filing a complaint with the Administrative Hearing Commission of Missouri, P.O. Box 1557, Jefferson City, Missouri, within 30 days after the mailing of this notice pursuant to Section 621.120, RSMo. Pursuant to 1 CSR 15-3.290, unless you send your complaint by registered or certified mail, it will not be considered filed until the Administrative Hearing Commission receives it.

CERTIFICATE OF SERVICE

I hereby certify that on this 24th day of April, 2012 a copy of the foregoing Order and Notice was served upon the Applicant in this matter by regular and certified mail at the following addresses:

Amber M. Wallace
9756 Lilac Drive, Apt. C
St. Louis, Missouri 63137

Certified No. 7009 3410 0001 8931 2967



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