

BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
STATE OF MISSISSIPPI

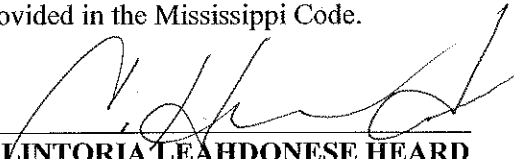
Agent Name: **Clintoria Leahdonese Heard**
License No. 10034644

CONSENT DECREE

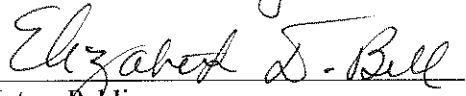
I, **Clintoria Leahdonese Heard**, having been fully advised of the charges of possible violations of the Mississippi Code and my rights to a hearing as provided in Miss. Code Ann. § 83-17-71(1)(2) and (4), and understanding that I am entitled to a hearing before the Commissioner of Insurance of the State of Mississippi, do hereby consent, in lieu of such hearing, to the following terms and conditions:

- 1) Payment of an administrative fine to the Mississippi Insurance Department in the amount of one thousand dollars (\$1,000.00).
- 2) Provide proof to the satisfaction of the Mississippi Insurance Department, that all persons on the attached lists (Exhibit "A" and Exhibit "B") have received a full refund of the agency fees (\$50.00 per policy) which were paid to me either directly or indirectly, along with a letter to each person explaining why such fees are being refunded.
- 3) Privilege license #10034644 will be placed on probationary status for the period of two years.
- 4) All the above payments must be made no later than two (2) years from the date of this Decree, and no less than five hundred dollars (\$500.00) per month must be made toward these payments.

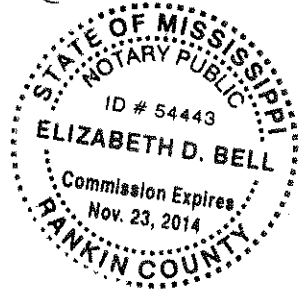
This Consent Decree is being tendered in lieu of other possible administrative action by the Department of Insurance of the State of Mississippi. I fully understand that should I fail to follow the terms of this Consent Decree as agreed, that an administrative hearing will be set by the Commissioner of Insurance and administrative action may be taken against me as provided in the Mississippi Code.


CLINTORIA LEAHDONESE HEARD
License No. 10034644

Sworn to and subscribed before me this the 26 day of July, 2012.


Notary Public

My Commission Expires:
11-24-2014



Approved by: 
MARK HAIRE
DEPUTY COMMISSIONER OF INSURANCE

This the 31st day of July, 2012.