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**BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF UTAH**

UTAH INSURANCE DEPARTMENT,

Complainant,

vs.

MELISSA ANN VAUGHT

478 N. 2270 East Circle

St. George, UT 84790

License No. 242256,

Respondent.

**STIPULATION
AND ORDER**

Docket No. 2014-016 LC

Enforcement Case No. 3447

Judge Mark Klienfield

The Utah Insurance Department (“Department”), by and through its attorney, Perri Ann Babalis, Assistant Attorney General, and Melissa Ann Vaught (“Respondent”), a licensed insurance agent, hereby stipulate and agree as follows:

STIPULATION

1. Respondent, Melissa Ann Vaught, is a licensed insurance agent, holding license number 242256. Respondent's mailing address is 478 N. 2270 East Circle, St. George, Utah 84790.

2. Respondent admits that the Utah Insurance Commissioner has jurisdiction over Respondent and over the subject matter of this action.

3. Respondent acknowledges notice of agency action pursuant to Utah Code Ann. § 63G-4-210; further acknowledges that this Stipulation and Order is an informal proceeding pursuant to Utah Code Ann. § 63G-4-202; and waives the right to any hearing in this matter.

4. Respondent affirms that Respondent enters into this stipulation voluntarily and knowingly.

5. Respondent affirms that the only promises, agreements, or understandings the Respondent has obtained from the Department or from an agent or representative of the Department regarding this stipulation are contained herein.

6. Respondent acknowledges that Respondent has the right to be represented by legal counsel and that Respondent has waived this right. Respondent has either sought the advice of an attorney or has voluntarily chosen not to do so.

7. The parties acknowledge that upon approval by the Respondent and the Department, this stipulation shall be made a part of the attached final Order, and shall be the final compromise and settlement of this matter, and is not subject to agency review, reconsideration, renegotiation, modification, appeal, or hearing.

8. Respondent admits that on or about September 23, 2013, she completed an application for the renewal of her residential producer license. With regards to the question "Have you ever been convicted of a crime, had a judgment withheld or deferred, or are you currently charged with committing a crime, which has not been previously reported to this insurance department," Respondent answered "NO".

9. Respondent admits that on or about October 30, 2013, she entered into two (2) Pleas in Abeyance, coupled with two (2) fines of \$623.

10. Respondent admits that she should have reported the Plea in Abeyance and the court fine to the Department on her license renewal application.

11. Respondent admits that the above acts and practices constitute violations of the Utah Insurance Code. Specifically, Respondent admits that Respondent has violated:

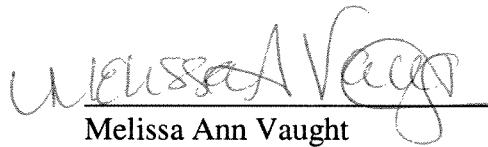
a. Utah Code Ann. § 31A-23a-105, General requirements for individual and agency license issuance and renewal; and

b. Utah Code Ann. § 31A-23a-111, Revocation, suspension, surrender, lapsing, limiting, or otherwise terminating a license - - Rulemaking for renewal or reinstatement.

12. As full settlement of all of the issues raised in the stipulation, Respondent agrees as follows:

a. Respondent agrees to pay a forfeiture in the amount of \$500.00.

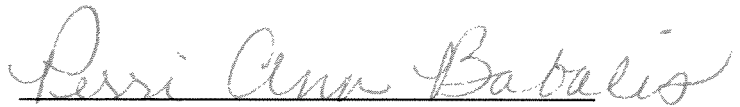
DATED this 27 day of February, 2014.



Melissa Ann Vaught
Respondent

DATED this 7th day of March, 2014.

SEAN D. REYES
Attorney General



Perri Ann Babalis
Assistant Attorney General

Based upon the foregoing Stipulation, the Presiding Office hereby enters the following:

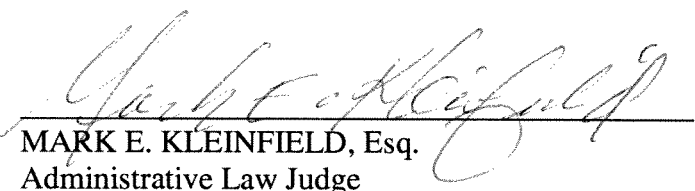
ORDER

IT IS HEREBY ORDERED:

1. Respondent, Melissa Ann Vaught, is ordered to pay a forfeiture in the amount of \$500.00, which amount is due and owing to the Department, payable over a 6-month period.

DATED this 10th day of March, 2014.

TODD E. KISER
INSURANCE COMMISSIONER



MARK E. KLEINFELD, Esq.
Administrative Law Judge
Utah Insurance Department
State Office Building, Room 3110
Salt Lake City, Utah 84114
Telephone (801) 538-3800
Email: mkleinfeld@utah.gov

NOTIFICATIONS

1. Respondent is hereby notified that failure to abide by the terms of this Order may subject you to further penalties, including additional forfeitures of up to \$2,500.00 per violation.
2. You are further notified that other jurisdictions in which you may be licensed may require that you report this action to them.

CERTIFICATE OF MAILING

I do hereby certify that on this date I mailed, by regular mail postage prepaid, a true and correct copy of the attached:

STIPULATION
&
ORDER

To the following:

Melissa Ann Vaught
478 N 2270 East Circle
St. George, UT 84790

DATED this 11th day March, 2014


Linda Hardy



State of Utah

GARY R. HERBERT
Governor

SPENCER J. COX
Lieutenant Governor

Insurance Department

UTAH Invoice - Original

VAUGHT, MELISSA ANN
478 N 2270 EAST CIRCLE
ST GEORGE UT 84790

Printed Date: March 11, 2014
Invoice Date: March 11, 2014
Balance Due: \$500.00
Due Date: April 11, 2014
Invoice ID: 683577
Payor ID: 129166

Date	Item Description	Amount
03-11-2014	Monetary Penalty Individual	\$500.00

E-Case 3447 Docket 2014-016 LC to be paid in 6 monthly payments beginning April 11, 2014

No Adjustments

No Payments

Balance Amount Due \$500.00

UTAH Invoice - Original

Make check payable to: Utah Insurance Department
Send payment to:
Utah Insurance Department
3110 State Office Building
Salt Lake City, UT 84114-6901

Invoice Date: March 11, 2014
Balance Due: \$500.00
Due Date: April 15, 2014
Invoice ID: 683577
Payor ID: 129166

E-Case 3447 Docket 2014-016 LC to be paid in 6 monthly payments beginning April 11, 2014

**Detach and Return this Voucher with Payment
Payments Will Not Be Processed without Voucher**