

2. In April 2016, the State Treasurer notified the Oklahoma Department of Insurance (“OID”) that Respondent owed Nine Hundred Ninety-Eight Dollars and Seventy-One Cents (\$998.71) in reviewal fees.

3. Respondent submitted insufficient funds for payment of those reviewal fees on April 15, 2016.

4. This is the second occurrence in 2016 for this type of violation by the Respondent. In February of 2016, Respondent submitted insufficient funds for payment of reviewal fees and was fine \$250.00 and ultimately had her license revoked for violating 59 O.S. § 1310(A)(29). (Exhibit “A”).

CONCLUSIONS OF LAW

1. Respondent has violated 59 O.S. § 1310(A) (29) for uttering insufficient electronic funds transfer for payments received by the Commissioner from the Respondent.

2. Pursuant to 59 O.S. § 1310(B), any person violating any provision of Sections 1301 through 1340 may be subject to a civil penalty of not less than Two Hundred Fifty Dollars (\$250.00) nor more than Two Thousand Five Hundred Dollars (\$2,500.00) for each occurrence.

ORDER

IT IS THEREFORE ORDERED that Cassandra Mounger is **FINED** Five Hundred Dollars (\$500.00). The fine is to be paid within thirty (30) days of receipt of order. **Failure to pay the fine within the thirty (30) days allotted shall result in suspension of license.**

Respondent is further notified that she may request a hearing within thirty (30) days of receipt of this Order, and upon such request, the Oklahoma Insurance Department shall conduct a hearing before an independent hearing examiner. A request for hearing shall be made in writing to Sara A. Worten, Assistant General Counsel, Oklahoma Insurance Department, Legal Division,

3625 NW 56th Suite 100, Oklahoma City, Oklahoma 73112, and shall specify the grounds to be relied upon as a basis for relief demanded at the hearing.

If Respondent does not request a hearing within the 30 days allotted, this Conditional Administrative Order shall become a FINAL ORDER on the 31st day following Respondent's receipt of the Order.

WITNESS My Hand and Official Seal this 25th day of May, 2016.



JOHN D. DOAK
INSURANCE COMMISSIONER
STATE OF OKLAHOMA

A handwritten signature in blue ink, appearing to read "Sara A. Worten", is written over a horizontal line.

Sara A. Worten
Assistant General Counsel
3625 NW 56th Street, Suite 100
Oklahoma City, Oklahoma 73112
Tel. (405) 522-6350

CERTIFICATE OF MAILING

I hereby certify that a true and correct copy of the above and foregoing Conditional Administrative Order and Notice of Right to Be Heard was mailed certified, return receipt requested, on this 25th day of May, 2016 to:

Cassandra Mounger
Advantage Bail Bonds
313 State Street
Muskogee, Oklahoma 74401-6350

**CERTIFIED MAIL NO:
7015 3010 0001 4736 7034**



Sara A. Worten

U.S. Postal Service™
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 Domestic Mail Only

For delivery information, visit our website at www.usps.com®.

OFFICIAL USE

Certified Mail Fee \$

Extra Services & Fees (check box, add fee as appropriate)

- Return Receipt (hardcopy) \$
- Return Receipt (electronic) \$
- Certified Mail Restricted Delivery \$
- Adult Signature Required \$
- Adult Signature Restricted Delivery \$

Postage \$

Total Postage and Fees \$

Sent To

Street and Apt. No., or P.O. Box

City, State, ZIP+4®

Cassandra Mounger
 Advantage Bail Bonds
 313 State Street
 Muskogee, OK 74401-6350
16-0490-DIS/SAW(mt)
(Cond.Adm.Ord. & Notice ~5-25-16)



PS Form 3800, April 2015 PSN 7530-02-000-9047

See Reverse for Instructions

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Cassandra Mounger
 Advantage Bail Bonds
 313 State Street
 Muskogee, OK 74401-6350
16-0490-DIS/SAW(mt)
(Cond.Adm.Ord. & Notice ~5-25-16)



9590 9403 0272 5155 0750 28

2. Article Number (Transfer from service label)

7015 3010 0001 4736 7034

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X *Tina Whisenhunt* Agent Addressee

B. Received by (Printed Name)

Tina Whisenhunt 5-27-16

C. Date of Delivery

D. Is delivery address different from item 1? Yes No
 If YES, enter delivery address below:

OKLAHOMA INSURANCE DEPARTMENT
 JUN 01 2016

3. Service Type

- Adult Signature
- Adult Signature Restricted Delivery
- Certified Mail®
- Certified Mail Restricted Delivery
- Collect on Delivery
- Collect on Delivery Restricted Delivery
- Insured Mail
- Insured Mail Restricted Delivery (over \$500)
- Priority Mail Express®
- Registered Mail™
- Registered Mail Restricted Delivery
- Return Receipt for Merchandise
- Signature Confirmation™
- Signature Confirmation Restricted Delivery

PS Form 3811, April 2015 PSN 7530-02-000-9053

Domestic Return Receipt

JURISDICTION

1. John D. Doak is the Insurance Commissioner of the State of Oklahoma and as such is charged with the duty of administering and enforcing all provisions of the Oklahoma Insurance Code, 36 O.S. §§ 101-7301, and the Oklahoma Bail Bond Act, 59 O. S. §§ 1301-1341.

2. Respondent is a licensed bail bondsman in the State of Oklahoma holding license number 100135624.

3. The Insurance Commissioner may deny, censure, suspend, revoke, or refuse to renew any license issued pursuant to the Oklahoma Bail Bond Act and/or may levy a fine of not less than \$250.00 but not more than \$2,500.00 for each occurrence of a violation of the Oklahoma Bail Bond Act. 59 O.S. § 1310(A) and (B).

FINDINGS OF FACT

1. On February 16, 2016, Respondent submitted to the Oklahoma Insurance Department (“Department”) Electronic Funds Transfers (“EFT”) of One Thousand Three Hundred Seventy-One Dollars and Eighty-Eight Cents (\$1,371.88) for her ILMIC100135624-January2016-Original-01.DBF Report.

2. On February 18, 2016, Linda from Advantage Bail Bonds called and advised Department staff that all of the reports had been paid with an account that was closed.

3. On February 26, 2016, the Oklahoma State Treasurer charged the EFT back to the Department as “Not Sufficient Funds”.

4. On February 29, 2016, Department staff sent a letter via email to Respondent requesting that the funds be replaced and a service fee of Twenty-Five Dollars (\$25.00) for the EFT be paid within five days of receipt of the letter.

5. On March 1, 2016, Linda Evans from Advantage Bail Bonds phoned stating money orders will be mailed.

6. On March 4, 2016, Department staff sent a second request letter via email to Respondent requesting the funds be replaced and the service fee paid within five days of receipt of the letter.

7. On March 4, 2016, Gene Points emailed the Department stating that checks were on the way for the last month reports.

8. On March 9, 2016, Department staff received a money order number 17-366121686 in the amount of One Thousand Dollars (\$1,000.00) and a money order number 17-366121687 in the amount of Three Hundred Ninety-Six Dollars and Eighty-Eight Cents (\$396.88) replacing the funds and service fee.

9. Submitting an insufficient electronic funds transfer to the Department is a violation of 59 O.S. § 1310(A)(29). The Department charges a Twenty-Five Dollar (\$25.00) service fee on all insufficient funds.

10. The Department issued a Conditional Order in this matter on March 17, 2016, alleging that Respondent violated numerous provisions of the Bail Bond Act.

11. Respondent received the Conditional Order by certified mail on March 19, 2016. Respondent was allowed thirty (30) days after receipt of the Conditional Order to request a hearing before the Conditional Order became a Final Order. Respondent did not request a hearing and the Conditional Order became a Final Order on April 18, 2016. The Final Order Censored and Fined Respondent Two Hundred Fifty Dollars (\$250.00) for violating numerous provisions of the Bail Bond Act.

12. As of the date of this Order, Respondent has failed to pay the Fine assessed in the Final Order to the Department.

CONCLUSIONS OF LAW

1. Respondent has violated 59 O.S. § 1310(A)(29) by uttering insufficient funds to the Commissioner.

2. Respondent has violated O.A.C. 365:25-5-45 by failing to pay the Fine assessed by an order of the Commissioner to the Department within thirty (30) days of the date of the order unless otherwise ordered.

3. Respondent has violated 59 O.S. § 1310(A)(2) by violating a law of this state relating to bail.

4. Pursuant to 59 O.S. § 1310(B), “any person violating any provision of Sections 1301 through 1340 of this title may be subject to a civil penalty of not less than Two Hundred Fifty Dollars (\$250.00) nor more than Two Thousand Five Hundred Dollars (\$2,500.00) for each occurrence.”

ORDER

The Findings of Fact and Conclusions of Law in this Administrative Order are true and correct.

IT IS THEREFORE ORDERED that Cassandra Mounger’s license as a bail bondsman shall be immediately suspended until such time as the Fine of Two Hundred Fifty Dollars (\$250.00) is paid to the Department.

WITNESS My Hand and Official Seal this 13th day of May, 2016.



JOHN D. DOAK
INSURANCE COMMISSIONER
STATE OF OKLAHOMA

JAMES MILLS
CHIEF OF STAFF

CERTIFICATE OF MAILING

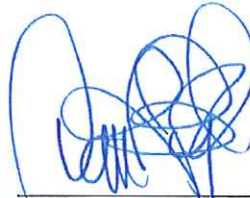
I hereby certify that a true and correct copy of the above and foregoing *Administrative Order* was mailed certified, return receipt requested, on this 15th day of May, 2016, to:

Cassandra Mounger
Advantage Bail Bonds
313 State St.
Muskogee, OK 74401-6350

CERTIFIED MAIL NO: 7015 3010 0001 4736 6464

and that a copy was delivered to:

Bail Bonds Division



DAN R. BYRD
Assistant General Counsel
3625 NW 56th Street, Suite 100
Oklahoma City, Oklahoma, 73112
Tel. (405) 522-6330
Fax (405) 522-0125

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Return Receipt (hardcopy) \$ _____

Return Receipt (electronic) \$ _____

Certified Mail Restricted Delivery \$ _____

Adult Signature Required \$ _____

Adult Signature Restricted Delivery \$ _____

Postage \$ _____

Total Postage and Fees \$ _____

Sent To _____

Street and Apt. No., or PO Box _____

City, State, ZIP+4® _____

Cassandra Mounger
 Advantage Bail Bonds
 313 State St.
 Muskogee, OK 74401-6350
 16-0264-DIS/DRB(mt)
 (Adm.Ord. ~5-13-16)

PS Form 3800, April 2015 PSN 7530-02-000-9047 See Reverse for Instructions

4949 96 4736 1000 0100 5707

SENDER: COMPLETE THIS SECTION

COMPLETE THIS SECTION ON DELIVERY

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

A. Signature
 X *Cassandra Mounger* Agent Addressee

B. Received by (Printed Name) _____ C. Date of Delivery 5/16/16

1. Article Addressed to:

Cassandra Mounger
 Advantage Bail Bonds
 313 State St.
 Muskogee, OK 74401-6350
 16-0264-DIS/DRB(mt)
 (Adm.Ord. ~5-13-16)

9590 9402 1346 5285 6030 87

D. Is delivery address different from item 1? Yes No
 YES, enter delivery address below: _____

OKLAHOMA INSURANCE DEPARTMENT
 MAY 16 2016
 Leg. Division

2. Article Number (Transfer from service label)
 7015 3010 0001 4736 6464

3. Service Type

Adult Signature Priority Mail Express®

Adult Signature Restricted Delivery Registered Mail™

Certified Mail® Registered Mail Restricted Delivery

Certified Mail Restricted Delivery Return Receipt for Merchandise

Collect on Delivery Signature Confirmation™

Collect on Delivery Restricted Delivery Signature Confirmation Restricted Delivery

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