

AGREED FINDINGS OF FACT

4. On or about August 15, 2017, Margarito Ramos ("Ramos") retained Respondent to write a bail bond for Ramos' daughter who was retained in the Texas County Jail on a \$250,000.00 bail.

5. Ramos paid Respondent \$6,000.00 in cash and wrote a personal check in the amount of \$6,000.00 for premium on the bond. Ramos additionally signed a Promissory Note for the remainder of the premium. Respondent agreed to hold the payment on the check until such time as the bond was written.

6. On August 16, 2017, a bail hearing was conducted in Texas County regarding Ramos' daughter's bail, which was subsequently denied.

7. Although the \$6,000.00 check was never cashed, Ramos made several attempts to contact Respondent to obtain a refund of the \$6,000.00 cash premium paid.

8. OID received a complaint from Mr. Ramos on or about August 25, 2017, explaining what had transpired and that he had not received a refund of the \$6,000.00 premium for the bond that was subsequently denied after the agreement was made. Respondent's response letter to OID confirmed that as of August 22, 2017, Respondent had not paid any of the \$6,000.00 premium back to Ramos. Respondent also stated that Ramos was obligated by agreement to repay the expenses he incurred in preparing to write the \$250,000.00 bond.

9. Respondent obtained a cashier's check on or about September 15, 2017, in the amount of \$1,000.00 in partial repayment of the retained \$6,000.00 premium.

10. In conversations with OID, Ramos confirmed that he received the \$1,000.00 cashier's check and confirmed that although Respondent should be reimbursed for some of his expenses, he felt that his expenses should be around \$1,000.00.

11. After filing the above cited Administrative action on December 15, 2017, Respondent obtained another cashier's check in the amount of \$2,000.00 in partial repayment of the \$6,000.00 premium.

12. On or about January 3, 2018, Respondent obtained another cashier's check in the amount of \$2,000.00 in partial payment of the \$6,000.00 premium.

13. Respondent provided copies of the cashier's checks showing that refund payments were made.

14. OID received confirmation on January 30, 2018, that Ramos received \$5,000.00 in repayment of the premium and that he agreed that Respondent was due \$1,000.00 in reimbursement of expenses incurred.

15. Respondent voluntarily submits to the jurisdiction of OID without a hearing and enters into this Stipulation and Agreed Order.

16. Respondent acknowledges the above stipulations of fact and the agreed conclusions of law and agrees to pay an administrative fine in the amount of **Two Hundred and Fifty Dollars (\$250.00)** in settlement of the matters alleged herein.

AGREED CONCLUSIONS OF LAW

17. Respondent has violated 59 O.S. § 1310(A)(4) by failing to timely return money received as premium for a bond upon subsequently learning that the

bond was denied.

18. Pursuant to 59 O.S. § 1310(B), any bondsman violating a provision of the Bail Bond Act, 59 O.S. §§ 1301-1341, may be subject to a fine of not less than Two Hundred and Fifty Dollars (\$250.00) but not more than Two Thousand and Five Hundred Dollars (\$2,500.00) per violation.

AGREED ORDER

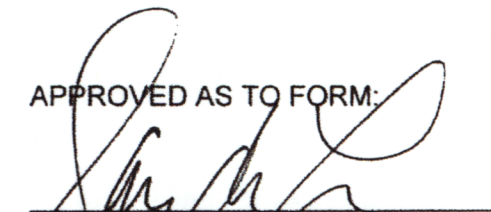
IT IS THEREFORE ORDERED by the Insurance Commissioner, and CONSENTED TO by Respondent, that:

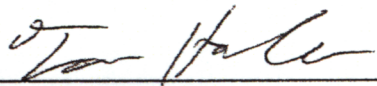
19. Respondent has violated 59 O.S. §§ 1310(A)(4) and is subject to a penalty for that conduct.

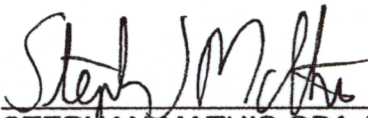
20. Respondent is fined in the amount of Two Hundred and Fifty Dollars (\$250.00), which is due upon entry of this Agreed Order.


WITNESS My Hand and Official Seal this 20th day of February, 2018.

APPROVED AS TO FORM:


Sandra LaVene OBA# 13372
Senior Counsel
3625 NW 56th Street, Suite 100
Oklahoma City, Oklahoma, 73112
Tel. (405) 521-2746
Fax (405) 522-0125


Thomas Allen Hale
Respondent


STEPHAN MATHIS OBA # 19169
Independent Hearing Examiner
Oklahoma Insurance Department


Jeff Eulberg
Eulberg Law Office, PLLC
Attorney for Respondent
925 NW 6th St.
Oklahoma City, OK 73106
(405) 232-3450

CERTIFICATE OF MAILING

01/13/2018
CENTRAL POST OFFICE
OKLAHOMA CITY, OK 73106

I hereby certify that a true and correct copy of the above and foregoing *Stipulation and Agreed Order* was mailed by regular mail and by certified mail, with postage prepaid and return receipt requested, on this 20th day of February 2018, to:

Jeff Eulberg
Eulberg Law Office, PLLC
Attorney for Respondent
925 NW 6th St.
Oklahoma City, OK 73106
Tel. (405) 232-3450

Certified Mail Number
9214 8902 0982 7500 0056 07

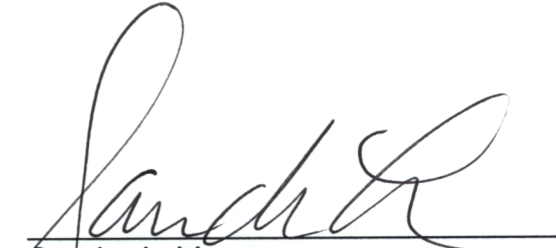
Thomas Allen Hale
3634 NW 39th St.
Oklahoma City, OK 73112-6367

Certified Mail Number
9214 8902 0982 7500 0055 91

CERTIFIED MAIL NO.

and a copy was delivered to:

Lewis Garrison
Bail Bonds Division


Sandra LaVene
Senior Counsel



Date Produced: 03/05/2018

OKLAHOMA INSURANCE DEPARTMENT:

The following is the delivery information for Certified Mail™/RRE item number 9214 8902 0982 7500 0056 07. Our records indicate that this item was delivered on 02/27/2018 at 09:10 a.m. in OKLAHOMA CITY, OK 73106. The scanned image of the recipient information is provided below.

Signature of Recipient :

A handwritten signature in black ink, appearing to read "Mel [unclear]". The signature is cursive and somewhat stylized.

Address of Recipient :

A handwritten address in black ink, appearing to read "945 [unclear]". The handwriting is cursive and somewhat illegible.

Thank you for selecting the Postal Service for your mailing needs. If you require additional assistance, please contact your local post office or Postal Service representative.

Sincerely,
United States Postal Service

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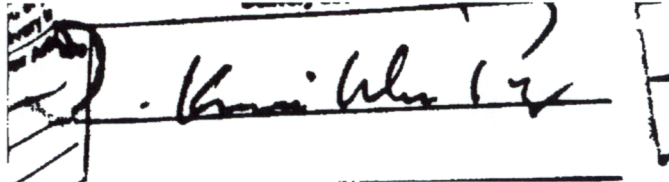
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Date Produced: 03/05/2018

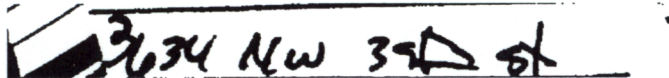
OKLAHOMA INSURANCE DEPARTMENT:

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United States Postal Service

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Customer Reference Number: C713756.4321903