

**BEFORE THE INSURANCE COMMISSIONER OF THE  
STATE OF OKLAHOMA**

**FILED**  
**APR 21 2021**  
**INSURANCE COMMISSIONER**  
**OKLAHOMA**

**STATE OF OKLAHOMA**, ex rel. GLEN )  
MULREADY, Insurance Commissioner, )  
 )  
Petitioner, )  
vs. )  
 )  
**DEBORAH SUZANNE HOPCUS**, a licensed )  
bail bondsman in the State of Oklahoma, )  
 )  
AND )  
 )  
**FREDRICK CLARK HOLDER**, a multicounty )  
agent bondsman licensed in the state of Oklahoma, )  
 )  
Respondents. )

**CASE NO. 21-0164-DIS**

**CONDITIONAL ADMINISTRATIVE ORDER**  
**AND NOTICE OF RIGHT TO BE HEARD**

**COMES NOW** the State of Oklahoma, ex rel. Glen Mulready, Insurance Commissioner,  
by and through counsel, Antuanya “Bo” DeBose, and alleges and states as follows:

**JURISDICTION**

1. Glen Mulready 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. §§ 101-7401*, and the Oklahoma Bail Bond Act, *59 O. S. §§ 1301-1340*.
2. Respondent Deborah Suzanne Hopcus (“Respondent Hopcus”) is a licensed bail bondsman in the State of Oklahoma holding license number 100278096. Respondent Hopcus’ address of record is 611 SW E AVE, Lawton, Oklahoma 73501-4511.
3. Respondent Fredrick Clark Holder (“Respondent Holder”) is a multicounty agent bondsman in the State of Oklahoma holding license number 199639. Respondent Holder’s address of record is PO Box 370, Antlers, Oklahoma 74523-0370.

4. The Insurance Commissioner has jurisdiction over the subject matter raised in this dispute and may issue penalties pursuant to *59 O.S. §§ 1310 and 1332*.

5. Pursuant to *59 O.S. § 1310(B)*, in addition to any potential denial, censure, suspension, or revocation, any person violating any provision of the Oklahoma Bail Bond Act may be subject to a civil penalty of not less than \$250.00 nor more than \$2,500.00 for each occurrence.

6. If Respondents request a hearing in writing in this matter, pursuant to *OAC 365:1-7-1*, the Insurance Commissioner, pursuant to *59 O.S. § 1311.1*, will appoint an independent hearing examiner who shall sit as a quasi-judicial officer and preside over the hearing requested by Respondents.

7. The Insurance Commissioner, pursuant to *OAC 365:1-7-5*, upon written request reasonably made by a person affected by the hearing and at such person's expense, shall cause a full stenographic record of the proceedings to be made by a competent court reporter.

#### **FINDINGS OF FACT**

8. On or about August 21, 2020, an appearance bond was executed as follows:

Defendant:	Raul Manual Concha, Junior
Case Number(s):	CM-2020-859
City/County:	Comanche County
Surety:	Fredrick Clark Holder
Bondsman:	Deborah Suzanne Hopcus
Power Number(s):	4257--11
Bond Amount(s):	\$1,000.00

9. On or about September 16, 2020 the Defendant failed to appear and the bond was declared forfeited. An Order and Judgment of Forfeiture was issued on or about September 22, 2020 by the Comanche County District Court. A true and correct copy of the Order and Judgment of Forfeiture

was mailed to Respondent Hopcus and Respondent Holder to their address of record with return receipt requested within thirty (30) days after the Order's filing.

10. Respondent Hopcus' copy of the Order and Judgement of Forfeiture was delivered September 29, 2020.

11. Respondent Holder's copy of the Order and Judgement of Forfeiture was received October 2, 2020.

12. The ninety-first (91<sup>st</sup>) day after receipt of the Order and Judgment of Forfeiture, in accordance with the issued stay, was March 29, 2021.

13. The forfeiture was untimely paid on April 15, 2021.

#### **CONCLUSIONS OF LAW**

14. Respondents have violated *59 O.S. 1310(A)(6) and (28)*, by failing to return the Defendant to custody within ninety (90) days or remit payment in the face amount of the bond forfeiture within 91 days from receipt of the Order and Judgment of Forfeiture in accordance with the provisions of *59 O.S. § 1332* and *OAC 365:25-5-40* and *365:25-5-41*.

#### **ORDER**

**IT IS THEREFORE ORDERED** that Respondent Hopcus and Respondent Holder are both **FINED \$250.00**. The fine shall be paid within 30 days of the date of this Conditional Administrative Order and made payable to the Oklahoma Insurance Department located at 400 NE 50<sup>th</sup> Street, Oklahoma City, Oklahoma 73112. Failure to comply with a proper order of the Commissioner will result in further administrative action.

**IT IS FURTHER ORDERED, ADJUDGED AND DECREED** by the Insurance Commissioner that this Order is a Conditional Order. Unless Respondents request a hearing with

respect to the Findings of Fact set forth above within 30 days of the date of this Conditional Order, the penalties set forth above will become a Final Order on the 31<sup>st</sup> day following the date of mailing this Order. A request for hearing should be in writing and addressed to Antuanya “Bo” DeBose, Oklahoma Insurance Department, Legal Division, 400 NE 50<sup>th</sup> Street, Oklahoma City, Oklahoma 73112. The request for hearing must state the grounds for the request to set aside or modify the Order and must be served on the Oklahoma Insurance Department within the 30 days allotted. The proceedings on such requested hearing will be conducted in accordance with the Oklahoma Insurance Code, *36 O.S. §§ 101 et seq.*, and the Oklahoma Administrative Procedures Act, *75 O.S. §§ 250 through 324*. If Respondent Hopcus or Respondent Holder serves a timely request for hearing on the Oklahoma Insurance Department, this Conditional Order will act as a notice of the matters to be reviewed at the hearing and the Findings of Fact, Conclusions of Law, and penalties imposed in this Conditional Order shall be considered withdrawn, pending final resolution at the hearing.

WITNESS My Hand and Official Seal this 21<sup>st</sup> day of April 2021.



GLEN MULREADY  
INSURANCE COMMISSIONER  
STATE OF OKLAHOMA

Antuanya "Bo" DeBose

Antuanya “Bo” DeBose  
Assistant General Counsel  
Oklahoma Insurance Department  
400 NE 50<sup>th</sup> Street  
Oklahoma City, Oklahoma, 73112



**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 by regular mail and by certified mail, with postage prepaid and return receipt requested, on this 21<sup>st</sup> day of April, 2021, to:

Deborah Suzanne Hopcus  
1127 Mount Pinchot  
Lawton, Oklahoma 73507-4033

**CERTIFIED MAIL NO:**  
**9214 8902 0982 7500 0364 10**

Deborah Suzanne Hopcus  
611 SW East Ave  
Lawton, Oklahoma 73501-4511

**CERTIFIED MAIL NO:**  
**9214 8902 0982 7500 0364 27**

Fredrick Clark Holder  
PO Box 370  
Antlers, Oklahoma 74523-0370

**CERTIFIED MAIL NO:**  
**9214 8902 0982 7500 0364 34**

and a copy was delivered to:

Bail Bonds Division



Antuanya "Bo" DeBose  
Assistant General Counsel



21-0104-115  
Hopcus (611 SW EAST AVE)  
ASD

Date Produced: 05/03/2021

OKLAHOMA INSURANCE DEPARTMENT:

The following is the delivery information for Certified Mail™/RRE item number 9214 8902 0982 7500 0364 27. Our records indicate that this item was delivered on 04/30/2021 at 10:02 a.m. in LAWTON, OK 73501. The scanned image of the recipient information is provided below.

Signature of Recipient :

  
Deborah Suzanne Hopcus

Address of Recipient :

611 SW E Ave

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

The customer reference number shown below is not validated or endorsed by the United States Postal Service. It is solely for customer use.

This USPS proof of delivery is linked to the customers mail piece information on file as shown below:

DEBORAH SUZANNE HOPCUS  
611 SW E AVE  
LAWTON OK 73501-4511

Customer Reference Number: C2650322.15277926



21-0164-Dis

Holder ASD

Date Produced: 05/03/2021

OKLAHOMA INSURANCE DEPARTMENT:

The following is the delivery information for Certified Mail™/RRE item number 9214 8902 0982 7500 0364 34. Our records indicate that this item was delivered on 04/26/2021 at 02:18 p.m. in ANTLERS, OK 74523. The scanned image of the recipient information is provided below.

Signature of Recipient :

Clark Holder  
CLARK Holder

Address of Recipient :

370

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

The customer reference number shown below is not validated or endorsed by the United States Postal Service. It is solely for customer use.

This USPS proof of delivery is linked to the customers mail piece information on file as shown below:

FREDRICK CLARK HOLDER  
P.O. BOX 370  
ANTLERS, OK 74523-0370

Customer Reference Number: C2650322.15277925



OKLAHOMA  
INSURANCE  
DEPARTMENT

Legal Division  
Insurance Commissioner Glen M.  
400 NE 50<sup>th</sup> Street  
Oklahoma City, OK 73105

RECEIVED  
OKLAHOMA INSURANCE DEPARTMENT

MAY 25 2021

Legal Division

RECEIVED  
OKLAHOMA INSURANCE DEPARTMENT

MAY 25 2021

Legal Division

**CERTIFIED MAIL™**

USPS CERTIFIED MAIL



9214 8902 0982 7500 0364 10

DEBORAH SUZANNE HOPCUS  
1127 MOUNT PINCHOT  
LAWTON OK 73507-4033

RECEIVED  
OKLAHOMA INSURANCE DEPARTMENT

MAY 24 2021

MAILROOM

UNCLAIMED



UNC

73507-4033 81850

NEOPOST

FIRST-CLASS MAIL

04/21/2021

US POSTAGE \$006.55<sup>0</sup>



ZIP 73105  
041M11455007

*Handwritten:* 4-23-21 / LN / H6C / MA

*Handwritten:* 83518

NIXIE 731 DE 1 0005/21/21

RETURN TO SENDER  
UNCLAIMED  
UNABLE TO FORWARD

BC: 73105181600 \*0657-07053-21-44

