

FILED

JAN 17 2008

INSURANCE COMMISSIONER
OKLAHOMA

BEFORE THE INSURANCE COMMISSIONER OF THE
STATE OF OKLAHOMA

STATE OF OKLAHOMA, ex rel.)
KIM HOLLAND, Insurance Commissioner,)
)
Petitioner,)

vs.)

Case No. 07-0827-DIS

TRAVIS R. WINNETT, ROBIN L. WINNETT,)
AMERICAN LIBERTY INSURANCE and)
FINANCIAL SERVICES, AMERICAN)
LIBERTY FINANCIAL LLC, AMERICAN)
LIBERTY FUNDING LLC, and)
LIGHTHOUSE MARKETING)
INCORPORATED)
)
Respondents.)

CONSENT ORDER

THE Petitioner, the State of Oklahoma, ex rel. Kim Holland, and the Respondents, Travis R. Winnett, Robin L. Winnett, American Liberty Insurance and Financial Services, American Liberty Financial LLC, American Liberty Funding LLC and Lighthouse Marketing Incorporated, enter into this Consent Order as a voluntary settlement of the issues raised in the above-styled matter.

JURISDICTION

1. That the Insurance Commissioner has jurisdiction of this cause, pursuant to the provisions of the Oklahoma Insurance Code, 36 O.S. §§ 101-7004.

2 That Respondents have each been apprised of their rights including the right to a public hearing and have knowingly and freely waived said rights and enter into this Consent Order as a voluntary settlement to the issues and questions raised in the above captioned case. All of the Respondents are represented in this matter by counsel, James O. Goodwin, Esq.

AGREED STIPULATIONS OF FACT

1. Kim Holland 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, Okla. Stat. Tit. 36, § 101-7004.
2. The Insurance Commissioner, pursuant to Okla. Stat. Tit. 36, § 319, has appointed Leslie L. Conner, Jr. as an independent hearing examiner.
3. That on October 15, 2007, an Emergency Revocation and Cease and Desist Order was issued against Respondents pursuant to an Application for Emergency Revocation and Cease and Desist Order made on that same date.
4. That on or about November 13, 2007, all the Respondents requested a hearing with respect to the allegations set forth in the Emergency Revocation and Cease and Desist Order.
5. That said hearing was originally set for November 26, 2007 at 10:00 o'clock a.m. at the office of the Insurance Commissioner, 2204 NW 23rd Street, Suite 28, Oklahoma City, Oklahoma 73107.
6. That on or about November 15, 2007, Respondents filed a Request for Continuance. Said Request was granted and the matter was continued to December 17, 2007 at 10:00 o'clock a.m.
7. That on or about December 17, 2007, the matter was continued at Respondents' request until January 14, 2008 at 9:30 o'clock a.m.
8. That while Respondents do not admit or deny the facts alleged in Petitioner's Application for Emergency Revocation and Cease and Desist Order, in order to resolve this matter without trial, Respondents have requested Petitioner to consider a modification of the producer license revocation provisions of the Emergency Revocation and Cease and Desist Order. Respondents have offered their agreement that: (1) Travis R. Winnett and Robin L. Winnett would

each surrender their insurance producer's licenses without prejudice to their right to re-apply for licensure at some point in the future; (2) Travis R. Winnett and Robin L. Winnett would each pay a \$5,000.00 civil penalty; and (3) Respondents would withdraw their request for a hearing on this matter.

9. Petitioner has accepted Respondents' offer.
10. Respondents' withdrawal of their request for hearing is attached as Exhibit A.

AGREED CONCLUSIONS OF LAW

That conduct by an insurance producer, as alleged in the Application for Emergency Revocation and Cease and Desist, is a violation of Okla. Stat. Tit. 36, §§ 1203, 1204, 1411, and 1435.13(A)(2), (7), (8).

ORDER AND CONSENT

IT IS THEREFORE ORDERED by the Insurance Commissioner and CONSENTED to by each Respondent:

1. The resident producer's license of Travis R. Winnett, number 80590, is not revoked, but is voluntarily surrendered, effective immediately upon his execution of this document. Said surrender is without prejudice to his right to re-apply for licensure one year from the date of this Consent Order; any future application for an insurance license will be determined based upon his fitness to hold a license at that time.

2. The resident producer's license of Robin L. Winnett, number 106514, is not revoked, but is voluntarily surrendered, effective immediately upon her execution of this document. Said surrender is without prejudice to her right to re-apply for licensure one year from the date of this Consent Order; any future application for an insurance license will be determined based upon her fitness to hold a license at that time.

3. Respondent Travis R. Winnett will pay a civil penalty of \$5,000.00 within 30 days after this Order is executed by all parties.

4. Respondent Robin L. Winnett will pay a civil penalty of \$5,000.00 within 30 days after this Order is executed by all parties.

5. In all other respects, the Emergency Revocation and Cease and Desist Order entered on October 15, 2007 remains in effect.

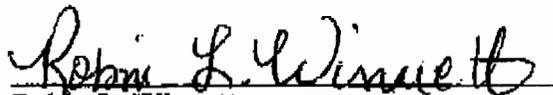
WITNESS MY HAND AND OFFICIAL SEAL this 14 day of January
2008.

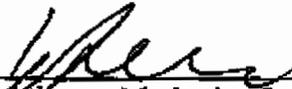
KIM HOLLAND
INSURANCE COMMISSIONER
STATE OF OKLAHOMA



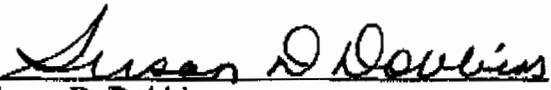
Leslie J. Conner, Jr.
Hearing Examiner

Approved and consented to by:


Travis R. Winnett,
Robin L. Winnett
American Liberty Insurance and Financial
Services
American Liberty Financial LLC
American Liberty Funding LLC


Lighthouse Marketing Inc.


James O. Goodwin,
Attorney for all Respondents


Susan D. Dobbins,
Assistant General Counsel
Oklahoma Insurance Department

CERTIFICATE OF MAILING

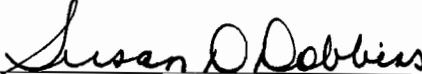
I, Susan Dobbins, hereby certify that a true and correct copy of the above and foregoing Consent Order was mailed postage prepaid via regular mail and certified mail/return receipt requested on this _____ day of _____, 2008, to:

James O. Goodwin
Attorney for all Respondents
Goodwin & Goodwin
624 East Archer
Tulsa, OK 74120

a copy was also delivered to:

Russell Valleroy
Oklahoma Insurance Department

Sandra Simms
Oklahoma Insurance Department


SUSAN D. DOBBINS
Assistant General Counsel