

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.

4. That the Insurance Commissioner, pursuant to 59 O.S. § 1311.1(B), has appointed an independent hearing examiner who shall sit as a quasi-judicial officer and who may preside over any hearing which may be requested by the Respondent.

ALLEGATIONS OF FACT

1. Respondent is a licensed bail bondsman in the State of Oklahoma holding license number 200447.

2. On August 1, 2008, the Oklahoma Insurance Commissioner (Petitioner) ordered a financial examination and an examination of the affairs and conditions of Respondent pursuant to 36 O.S. § 309.1 and § 309.7 as well as 59 O.S. § 1302(A). (Exhibit 1)

3. Petitioner appointed Travis Smith, CPA, ("Smith") as her authorized representative to thoroughly inspect and examine the affairs and condition of Respondent and to make a full report of the true condition of the affairs of Respondent and his ability to fulfill his obligations and to determine if Respondent is in compliance with all applicable laws.

4. Respondent has reported to Petitioner that his place of business is located at 121 North Denver, Tulsa, Oklahoma 74103.

5. Smith, accompanied by Oklahoma Insurance Department investigator Amos Farr ("Farr"), went to Respondent's place of business on

August 4, 2008, during normal business hours and presented the Notice of Financial Examination and requested records regarding all agent agreements; agent appointments; all bank statements and payroll statements from January 2008 through June 2008 and bond files. (Exhibit 2)

6. Respondent is required to maintain the above referenced records pursuant to 59 O.S. § 1314(C) and Administrative Rule 365:25-5-37 and is required to make these records available at any time during normal business hours.

7. Respondent was not present at his place of business when Smith and Farr appeared and requested documents, nor was he present at any time during which Smith and Farr were at Respondent's place of business.

8. Smith and Farr spoke with Diana Teague at Respondent's place of business at which time she indicated that Roberta Dampf-Aguilar was the president of Affordable Bail Bonds, Inc., and she requested that Smith and Farr return on August 6, 2008, after Roberta Dampf-Aguilar returned from vacation. Smith and Farr reviewed a few of the requested bail bond files but were told that the financial records were not on the premises. Smith and Farr also spoke with counsel for Affordable Bail Bonds regarding the Notice of Financial Examination. Smith and Farr agreed to appear on August 6, 2008, providing Respondent ample opportunity to obtain the requested financial documents.

9. Smith and Farr again appeared on August 6, 2008. Again, they were met by Diana Teague and also met with counsel for Affordable Bail Bonds, Bruce McKenna.

10. Smith and Farr were again told that the financial documents requested were not maintained on premises and that these documents would be obtained from Affordable Bail Bond's accountant. Smith and Farr reviewed the documents made available by Diana Teague. Smith and Farr noted that copies of the appearance bonds were not present in any file. Smith and Farr requested these documents again from Diana Teague, at which time she stated that these documents were not maintained by Quan Hoang or Affordable Bail Bonds.

11. Smith returned on August 7, 2008, and was again told that the financial documents were not available and that the accountant for Affordable Bail Bonds was out of town and would be back the following week at which time Diana Teague indicated she would mail the financial documents on August 11, 2008.

12. Smith called Affordable Bail Bonds on Monday August 11, 2008, again speaking with Diana Teague. Smith stated that he would pick up the financial documents that day at which time Diana Teague indicated that she did not yet have the financial documents but would have them by Wednesday August 13, 2008.

13. On August 13, 2008, Smith again appeared at 121 North Denver, Tulsa, Oklahoma 74103, again requesting the above referenced financial documents. Again speaking with Diana Teague, Smith was told that Teague had not yet spoken with the accountant but that a message was left with the accountant requesting these documents.

14. As of the date of the filing of this document no financial records have been provided to Petitioner or any of Petitioner's legally appointed representatives.

15. Smith appeared at Respondent's place of business on four (4) occasions during normal business hours and made numerous calls requesting information from Respondent. Respondent was at no time present at his place of business during these examinations, nor did he make any attempt to contact Smith or Farr in relation to the above referenced investigation.

16. Smith mailed a copy of his weekly bill to Respondent on August 8, 2008, and again on August 15, 2008, which was due and payable upon receipt. As of the date of the filing of this document, Smith has received no payment from Respondent. (Exhibit 3)

ALLEGED VIOLATIONS OF LAW

1. Respondent has violated 59 O.S. § 1314(C) and OAC 365:25-5-37 by failing to keep at his place of business the usual and customary records pertaining to the transactions authorized by his license.

2. Respondent has violated 36 O.S. § 309.3(B) by failing to provide to Petitioner and her examiners timely, convenient and free access at all reasonable hours at his offices to all books, records, accounts and papers.

3. Respondent has violated 59 O.S. § 1310(A)(2) by failing to comply with 59 O.S. § 1314(C) and OAC 365:25-5-37.

4. Respondent has violated 36 O.S. § 309.6 for failure to pay all charges incurred in an examination by Petitioner.

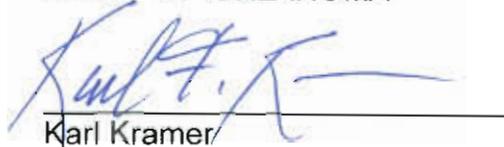
ORDER

WHEREFORE, Respondent is hereby given notice of a hearing to be held at **9:30 o'clock a.m.** on the **17th** day of **September, 2008**, at the Office of the Insurance Commissioner, 2401 NW 23rd Street, Suite 28, Oklahoma City, Oklahoma 73107, to determine if there are any reasons why Respondent's bail bond license in the State of Oklahoma should not remain suspended or revoked and/or why a fine should not be imposed. Upon written request, an earlier hearing may be scheduled by Petitioner subject to availability of all parties and the duly appointed hearing examiner. The proceedings will be conducted in accordance with the Oklahoma Bail Bond Code, OKLA. STAT. tit. 59, §§1301-1340, and the Oklahoma Administrative Procedures Act, OKLA. STAT. tit. 75, §§301-323.

THE ACTS OF RESPONDENT AS HERETOFORE ALLEGED, CONSTITUTE BEHAVIOR THAT IS A DETRIMENT TO THE PUBLIC. THEREFORE, PURSUANT TO 59 O.S. § 1311 RESPONDENT'S LICENSE IS SUSPENDED PENDING HEARING.

WITNESS My Hand and Official Seal this 18th day of August, 2008.

KIM HOLLAND
INSURANCE COMMISSIONER
STATE OF OKLAHOMA



Karl Kramer
Deputy Insurance Commissioner
Oklahoma Insurance Department
Post Office Box 53408
Oklahoma City, Oklahoma
73152-3408



CERTIFICATE OF MAILING

I, Sandra G. LaVenue, hereby certify that a true and correct copy of the above and foregoing *Notice of Hearing and Order to Show Cause with Suspension Instanter* was mailed by certified mail, postage prepaid with return receipt requested and via electronic mail, on this 19th day of August 2008, to:

Quan Minh Hoang
121 N. Denver
Tulsa, Oklahoma 74103



Sandra G. LaVenue
Assistant General Counsel



KIM HOLLAND
INSURANCE COMMISSIONER
STATE OF OKLAHOMA

NOTICE OF FINANCIAL EXAMINATION

TO WHOM IT MAY CONCERN:

I, Kim Holland, Insurance Commissioner of the State of Oklahoma, pursuant to Sections 309.1 through 309.7 of Title 36 of the Oklahoma Statutes and Section 1302(A) of Title 59 do hereby appoint as my authorized representative:

Travis Smith, CPA

Oklahoma Financial Examiner representing the Oklahoma Insurance Department, to thoroughly inspect and examine the affairs and condition of:

Mr. Quan Minh Hoang, Professional Bondsman
License #: 800521
121 North Denver
Tulsa, OK 74103

and to make a full report to me in writing of the true condition of the affairs of said Professional Bondsman and his ability to fulfill his obligations; whether he is in compliance with all applicable laws and such other information as shall be requisite to enable me to determine the condition of the affairs and of the manner of conducting business.

Travel expenses and a fee of \$50.00 an hour for professional services will be paid to the examiner by the Professional Bondsman. See § 309.6.

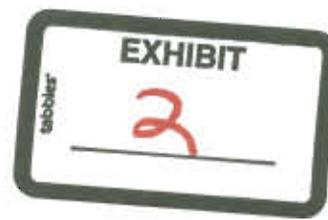
Any questions from the Company regarding this Notice should be addressed to:
Chris Van Ess, CPA, CFE, Chief Examiner.

In Testimony Whereof, I have hereunto subscribed my name and caused to be affixed the Official Seal of the State of Oklahoma this 1st day of August, 2008.




Chris Van Ess, CPA, CFE
Chief Examiner

A copy of this Notice is to be provided by the examiner to the Professional Bondsman (**Mr. Quan M. Hoang**).



Anderson, David Allan
Arledge, Fredrick Deon
Armijo, David Mitchell
Babb, Emily Christine
Baker, Brett Raymond
Baker, James Robert
Baldwin, Brandon Jamal
Barker, Clint Charles
Barnard, Donald Ray
Barnard, Rona Marie
Barnes, Coby Zach
Bass, Alfred Ralph
Bauer, Jason Gregory
Beall, Robert David
Beck, Darren Michael
Beebe, Cynthia Denise
Belk, Roy David
Bell, Cordney
Bell, Donteuy Rashad
Bernard, Phillip D.
Billetedoux, Corralee Nicole
Bishop, Eric
Bivins, Randell Lynn
Bledsoe, Shane Andrew
Bonacci, Lyn Marie
Botone, Roland Lloyd
Bottoms, Brian
Bowen, Ted Alen
Boyd, Demetrius Eugene
Boyd, Lamar D.
Bradley, Edward G.
Bratcher, Angela Braylee
Bray, Timothy S.
Broomhall, Michael Dewayne
Brown, Douglas Paul
Brown, Keith Alan
Brown, Michael, Cody
Bunner, Michael Dennis
Burkett, Kyle Lee
Burton, Bond Carson
Cahill, Steven Boyd
Caldwell, Kelly Wayne
Calvert, Lucky
Camp, Brian David
Carnahan, Derek Sean
Carr, Casey
Carroll, Jeffery Dewayne
Carter, Billy Jay
Carter, Regina Marie
Castillo, Jose Giovanni
Caywood, Kenneth R
Chaney, Chad Sterlin

Dake, Joe David
Davis, Cliff V.
Decker, Vernon Eugen
Deffenderfer, Justin
Desonia, Jeffery Roy
Diaz, Jorge Elkin
Dixon, Brian Paul
Dobbs, John R.
Dodd, Skyler
Eck, Elizabeth Eilan
Estrada, Gonzalez Juan
Felton, Melvin Anthony
Ferguson, Blake Brian
Fields, Brandon
Finnie, Faith Monieka
Flatt, Raymond Dewayne
Fletcher, Christian
Flores, Luis Martin
Foltz, Aaron Matthew
Folz, Jeffrey
Fox, Jeremy
Fryer, Tony Lee
Gaines, Tiffany Antinette
Garbey, James
Garbey, James T.
Gardner, Casey Allen
Gehly, Tracy Ann
George, Teresa
Glaze, Samuel
Glaze, Samuel Reece
Glenn, Seth
Glisson, Steven Tyler
Golliver, Matthew, Bryan
Gonzalez, Raymondo Duran
Gonzalez-Robles, Adrian
Gorman, Rene Joseph
Green, Renee L.
Hall, Bryan Monroe
Hambrick, Dean
Hamilton, Buel Dean
Harmon, Mason
Harper, Micheal Wayne
Harridge, Timothy Scott
Harris, Donald Ray
Harris, Jesse Leon
Harris, Michael Bruce
Heller, David Walter
Hernandez, Victor Manuel
Hernandez-Galaviz, Luis Alberto
Herschel, Jay Adam
Holland, Danny Leon
Holland, Floyd

Christel, Valgene Carwell
Clark, Jared
Cookie, Jeffrey B.
Cooper, Andrew Jason
Cooper, Dylan
Cox, Donald Morrison
Craig, Penny
Cross, Paul

Holloway, Antonio D.
Hope, Leah Marie
House, Max Alan
Houser, John
Hughes, Charles Lander
Hunt, Jamie
Hutchens, Mark
Hutsell, Adam Blake

Jacobs, Marshall Clayton
Johnson, Jared Travis
Johnson, Michael Scott
Johnston, Joseph
Jones, Aaron Towrey
Jones, Kaprin Antwan
Jones, Mason Harmon
Jones, Norris Wayne
Jones, Rodney Dannell
Keith, Kendal Maurice
Kimbrel, Sally Elizabeth
Lester, Nathalie
Littleton, Jasmine Michelle
Long, Kevin Charles
Lopez, Laura
Lozoya, Andrez
Marshall, Colton Lee
Marzett, Shamarius Dajuan
Maynaird, Jackie Camille
McClure, Thoreau
McConnell, Cherie Lynnette
McElwee, Edward Brian
McFadden, Donna
McGrath, Joshua Fox
McNally, Kelly Gail
McNutt, Stewart
Meziere, Jason
Miller, Jacob Randall
Mitchell, Rusty Dale
Moosa, Mohahhad Ali
Moran, Aron Joseph
Motes, James Richard
Motes, Jon
Mullins, William Daniel
Nichols, Jackson David
Nobles, Andrew Scott
Nole, Jordan Constantine
Norton, Michael Scott
Ores, Raye A.
Osborn, Sara Catherine
Osborne, Kerry Don
Pearson, Rico Raynell

Ray, Adrian Diangelo
Revard, John Wesley
Reynolds, Pamela
Reynolds, Randell Lynn
Roberson, Alvin
Roberson, Willie Ray
Roberts, Taylor Zachary
Robinson, Aaron Scott
Robinson, Michaeux Lucas
Rodriguez, Caleb
Russell, Jennifer Marie
Sanchez-Urveta, Luis
Sanders, Charles Napoleon
Sanjo, Corey Dewan
Schimpf, Nathan Lee
Schloss, Mark Alan
Shah, Mitul Kantitul
Shepard, Kenneth Edward
Shockley, Stephanie Dawn
Sims, Donna Arletta
Sitrin, Scott Lyndon
Smith, Bonnie Sue
Smith, Christopher Edward
Smith, John W.
Speed, Kenneth Wayne
Spradling, Bobby Ray
Spreiter, Benjamin Melton
Starks, Darren
Stewart, Chad Russell
Sullivan, Charles Lee
Sweet, Hailey Dawn
Tanner, Marlon Raleigh
Taylor, Angela
Teague, Roderick
Terrell, Wylan
Terry, Johnnie Alfred
Thompson, Joseph Warren
Thompson, Reginald
Thurman, Bryan Eugene
Tillis, Derek Lamont
Toney, Brent Allen
Tucker, Troyce L.

Pearson, Shawnda Rene
Phillips, Greg Matthew
Philpot, Jerome Edward
Pickerel, Robert
Pierson, Kenneth Paul
Pope, Tia Ashlei
Potter, Patrick Lee
Poulton, Chanie Michelle
Pringle, Eric Todd
Pringle, Sandra Lynn
Pritchard, Hunter L.
Pruitt, Ryan Georfe
Pugh, Brad M.
Putman, Michael Wayne
Ralls, Rosetta Ann
Ramos, Carmen Sofia
Ramsey, Michael Ray
Rawlings, Melissa Erin

Tyner, Cale Devon
Verner, Derell
Villarreal, David
Walker, Barry Brent
Walker, Denise Michelle
Walton, Bobby Ray
Ware, Justin Todd
Watson, James Daniel
Wells, Amber Renea
Wells, Kyle Edward
Wells, Michael J.
West, Matthew Brandon
Wheeler, Jason
Whitaker, Anthony James
White, Floyd Roy
Wilson, Russell Dean
Woods, Bill Wayne
Yantes, Tamara Renee



Examiner's Weekly Report to be Submitted to the Company

Examiner's Name: Travis Smith For the Week ended: 08-Aug-08
 Company: Quan Minh Hoang, Professional Bondsman - Lic. # 800521 NAIC# _____
 Company Contact Person: Mr. Quan Hoang Telephone: 918-584-4500

I. Direct Examination Expenses:

Date	Hourly Rate	Hours Worked	Daily Pay	Daily Per-Diem	Rental Auto	Miles Traveled	Auto at @58.5 cents	Misc.	Total Exam Exp.
1-Aug	50.00		-						-
2-Aug	50.00		-						-
3-Aug	50.00	5.25	262.50	117.00					379.50
4-Aug	50.00	5.25	262.50	117.00				\$25.00	404.50
5-Aug	50.00	2.75	137.50	117.00				\$25.00	279.50
6-Aug	50.00	5	250.00	117.00				\$25.00	392.00
7-Aug	50.00	4.5	225.00						225.00
8-Aug	50.00	3	150.00						150.00
Totals =		25.75	\$1,287.50	\$468.00	\$0.00	0	\$0.00	\$75.00	
Sub-total direct expenses =									<u>1,830.50</u>

Notice:Attach all receipts for airfare, car rental and miscellaneous

ii. Traveling Allowance to the Site and Returning Home

Date	Day of the Week	Hourly Rate	Hours Traveled	Travel pay Billed	Airfare	Miles Traveled	Miles paid @ 58.5 cents	Misc.	Total Travel Expense
1-Aug	Friday			-					-
2-Aug	Saturday			-					-
3-Aug	Sunday	\$50.00	2.75	137.50		179	104.72		242.22
4-Aug	Monday			-					-
5-Aug	Tuesday			-					-
6-Aug	Wednesday			-					-
7-Aug	Thursday	\$50.00	3.25	162.50		189	110.57		273.07
8-Aug	Friday			-					-
Totals =			6	\$300.00	\$0.00	368	\$215.28	\$0.00	
Sub-total in-direct expenses =									<u>515.28</u>
Gross Due Examiner =									\$ <u>2,345.78</u>

*** Per contract with OID, travel pay billed equals the smaller amount of either:
 1) hourly rate times hours traveled
 2) miles traveled / 400 x 8 x 50

Examiner's Weekly Report to be Submitted to the Company

Examiner's Name: Travis Smith For the Week ended: 15-Aug-08
 Company: Quan Minh Hoang, Professional Bondsman - Lic. # 800521 NAIC# _____
 Company Contact Person: Mr. Quan Hoang Telephone: 918-584-4500

I. Direct Examination Expenses:

<u>Date</u>	<u>Hourly Rate</u>	<u>Hours Worked</u>	<u>Daily Pay</u>	<u>Daily Per-Diem</u>	<u>Rental Auto</u>	<u>Miles Traveled</u>	<u>Auto at @58.5 cents</u>	<u>Misc</u>	<u>Total Exam Exp</u>
11-Aug	50.00	3	150.00				-		150.00
12-Aug	50.00	0.25	12.50				-		12.50
13-Aug	50.00		-				-		-
14-Aug	50.00		-				-		-
15-Aug	50.00		-				-		-
Totals =		3.25	\$162.50	\$0.00	\$0.00	0	\$0.00	\$0.00	162.50

Sub-total direct expenses = 162.50

Notice:Attach all receipts for airfare, car rental and miscellaneous

II. Traveling Allowance to the Site and Returning Home

<u>Date</u>	<u>Day of the Week</u>	<u>Hourly Rate</u>	<u>Hours Traveled</u>	<u>Travel pay Billed</u>	<u>Airfare</u>	<u>Miles Traveled</u>	<u>Miles paid @ 58.5 cents</u>	<u>Misc</u>	<u>Total Travel Expense</u>
11-Aug	Monday			-			-		-
12-Aug	Tuesday			-			-		-
13-Aug	Wednesday			-			-		-
14-Aug	Thursday			-			-		-
15-Aug	Friday			-			-		-
Totals =			0	\$0.00	\$0.00	0	\$0.00	\$0.00	0.00

Sub-total in-direct expenses = 0.00

Gross Due Examiner = \$ 162.50

*** Per contract with OID, travel pay billed equals the smaller amount of either:
 1) hourly rate times hours traveled
 2) miles traveled / 400 x 8 x 50

Examiner's Weekly Report to be Submitted to the Company

Examiner's Name: Travis Smith For the Week ended: 15-Aug-08
Company: Quan Minh Hoang, Professional Bondsman - Lic. # 800521 NAIC# _____
Company Contact Person: Mr. Quan Hoang Telephone: 918-584-4500

The following are amounts charged by me for professional services and expenses in connection with the examination of the above captioned company for the week ending shown above.

<u>I. Direct Examination Expenses:</u>		<u>Total</u>
Professional Fee:	(See page 2 for detail)	\$ 162.50
Per Diem:	(See page 2 for detail)	0.00
Rental Car Expense.	(See page 2 for detail)	0.00
Use of Personal Auto:		0.00
Miscellaneous--Explain:		-
	Sub-total direct expenses = \$	<u>162.50</u>
Travel wages	(See page 2 for detail)	\$ 0.00
Airfare: (include receipt)	(See page 2 for detail)	0.00
Use of personal auto (mileage)	(See page 2 for detail)	0.00
Other (Explain)		
	Sub-total in-direct expenses = \$	<u>0.00</u>
	<u>Gross Due Examiner = \$</u>	<u>162.50</u>
	Payment Due Upon Receipt	

Examiner Signature _____ Date: 15-Aug-08

I, the undersigned Examiner-In-Charge, have reviewed this report and do hereby verify that the charges as reflected are true and accurate to the best of my knowledge.

Examiner in Charge:  _____ Date: 15-Aug-08

Please mail check to: Travis Smith
24235 E. 1030 Road
Weatherford, OK 73096

Examiner's Weekly Report to be Submitted to the Company

Examiner's Name: Travis Smith For the Week ended: 08-Aug-08
Company: Quan Minh Hoang, Professional Bondsman - Lic. # 800521 NAIC# _____
Company Contact Person: Mr. Quan Hoang Telephone: 918-584-4500

The following are amounts charged by me for professional services and expenses in connection with the examination of the above captioned company for the week ending shown above.

<u>I. Direct Examination Expenses:</u>		<u>Total</u>
Professional Fee:	(See page 2 for detail)	\$ 1,287.50
Per Diem:	(See page 2 for detail)	468.00
Rental Car Expense:	(See page 2 for detail)	0.00
Use of Personal Auto:		0.00
Miscellaneous--Explain:	<u>Use of Personal Auto - Daily Rate</u>	75.00
	Sub-total direct expenses = \$	<u>1,830.50</u>
Travel wages	(See page 2 for detail)	\$ 300.00
Airfare: (include receipt)	(See page 2 for detail)	0.00
Use of personal auto (mileage)	(See page 2 for detail)	215.28
Other (Explain)		
	Sub-total in-direct expenses = \$	<u>515.28</u>
	Gross Due Examiner = \$	<u>2,345.78</u>
	Payment Due Upon Receipt	

Examiner Signature _____ Date: 8-Aug-08

I, the undersigned Examiner-In-Charge, have reviewed this report and do hereby verify that the charges as reflected are true and accurate to the best of my knowledge.

Examiner in Charge:  _____ Date: 8-Aug-08

Please mail check to: Travis Smith
24235 E. 1030 Road
Weatherford, OK 73096