

holding license number 200354.

3. Respondent Jerry Dowell is a licensed bail bondsman in the State of Oklahoma holding license number 199442.

FINDINGS OF FACT

1. On November 21, 2011, Barnes executed a bail bond to secure the release of Defendant James Miller in Washington County case number CF-11-389. Barnes acted as surety bondsman through power of attorney for Allegheny Casualty Company.

2. Barnes accepted as collateral two mortgages on certain properties located in Washington and Nowata Counties.

3. The mortgages, which were prepared by Dowell with the assistance of legal counsel, were accepted in the name of Jerry Dowell, d/b/a Dowell Bonding, and not in the name of the surety on the bond, Allegheny Casualty Company.

CONCLUSIONS OF LAW

1. Respondents have violated 59 O.S. § 1314(A) by filing and/or permitting to be filed, mortgages that do not facially indicate beneficial ownership in favor of Allegheny Casualty Company, and in fact indicate beneficial ownership in favor of a surety bondsman.

2. Respondents have violated 59 O.S. § 1314(A) in that such a mortgage taken as collateral as set forth above is deemed to constitute a cloud on the title of the real estate.

ORDER

IT IS THEREFORE ORDERED that Patti Barnes and Jerry Dowell are each CENSURED.

IT IS FURTHER ORDERED that Jerry Dowell is fined Two Hundred Fifty Dollars

(\$250.00), due and payable to the Oklahoma Insurance Department within thirty (30) days after receipt of this Order.

IT IS FURTHER ORDERED that Jerry Dowell is assessed the costs of the hearing in the amount of Thirty-One Dollars and Twenty-Five Cents (\$31.25).

WITNESS My Hand and Official Seal this 7th day of September, 2012.



JOHN D. DOAK
INSURANCE COMMISSIONER
STATE OF OKLAHOMA

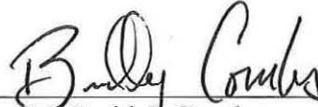
A handwritten signature in black ink, appearing to read "John D. Miller", written over a horizontal line.

JOHN D. MILLER
HEARING EXAMINER

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 14th day of September, 2012, to:

Jeff Eulberg
925 NW 6th
OKC, OK 73106



William G. "Buddy" Combs
Assistant General Counsel

U.S. Postal Service
CERTIFIED MAIL RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)

7001 0320 0003 9967 8438

OFFICIAL USE

Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total P&C	

Sent To: Jeff Eulberg
 925 NW 6th
 OKC, OK 73106

City, State sms/12-00344-DIS/Admin Ord
 12-0344-115

Postmark Here: 2012 SEP 14 OKLAHOMA CITY, OK

PS Form 3800, January 2004 Reverse for Instructions

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- 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:

Jeff Eulberg
 925 NW 6th
 OKC, OK 73106
 sms/12-00344-DIS/Admin Ord

COMPLETE THIS SECTION ON DELIVERY

A. Signature: *Judy Eulberg* Agent Addressee

B. Received by (Printed Name): *J Eulberg*

C. Date of Delivery: *9/17/12*

D. Is delivery address different from item 1? Yes No

RECEIVED
 OKLAHOMA INSURANCE DEPARTMENT
 SEP 20 2012

3. Service Type

<input checked="" type="checkbox"/> Certified Mail	<input type="checkbox"/> Express Mail
<input checked="" type="checkbox"/> Registered	<input type="checkbox"/> Return Receipt for Merchandise
<input type="checkbox"/> Insured Mail	<input type="checkbox"/> C.O.D.

4. Restricted Delivery? (Extra Fee) Yes

2. Article Number (Transfer from service label) 7001 0320 0003 9967 8438