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**BEFORE THE INSURANCE COMMISSIONER  
 OF THE STATE OF UTAH**

**COMPLAINANT:**  
 UTAH INSURANCE DEPARTMENT

**RESPONDENT:**  
 A-AFFORDABLE BAIL BONDS  
 3507 S. Main Street  
 Salt Lake City, UT 84115  
 License No. 98224

**STIPULATION  
 &  
 ORDER**

**Docket No.** 2009-013 LC

**Enf. Case No.** 2292

**STIPULATION**

1. Respondent, A-Affordable Bail Bonds, is a licensed Bail Bond Surety in the State of Utah, holding License No. 98224, and is a dba of Leonard T. Martinez.
2. Respondent stipulates with the Complainant, Utah Insurance Department, as follows:
  - a. If a hearing were held, witnesses called by the Complainant could offer and introduce evidence that would support the Findings of Fact herein;
  - b. Respondent admits the Findings of Fact and Conclusions made therefrom;
  - c. Respondent stipulates to the summary entry of the Order herein which shall be in lieu of other administrative proceedings by Complainant in this matter; and

d. Respondent and Complainant have negotiated the terms of the Order entered herein and Respondent agrees to its entry and further agrees to be bound by all its terms.

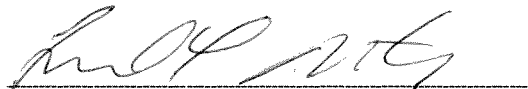
3. Respondent is aware of its right to a hearing at which it may be represented by counsel, present evidence and cross-examine witnesses. Respondent has irrevocably waived its right to such hearing and to any appeal related thereto.

4. Respondent admits the jurisdiction of the State of Utah Insurance Commissioner as to all matters herein.

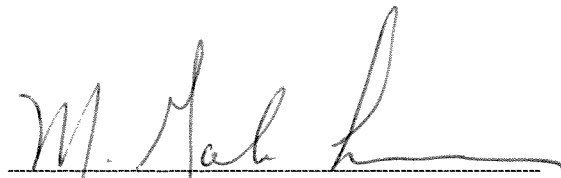
5. Respondent is acting herein free from any duress or coercion of any kind or nature, having been advised fully as to its rights set forth herein.

6. Respondent acknowledges that the issuance of this Order by the Commissioner is solely for the purpose of disposition of the matter entitled herein.

DATED this 7 day of February, 2009.



A-AFFORDABLE BAIL BONDS  
Leonard T. Martinez, Owner



UTAH INSURANCE DEPARTMENT  
M. Gale Lemmon, Assistant Attorney General

Based upon the foregoing Stipulation and information in the file, the Presiding Officer makes the following Findings of Fact:

**FINDINGS OF FACT**

1. From about September 9, 2004 through at least October 2008, Respondent used Power of Attorney and Collateral Forms that had not been filed with the department.

Based upon the foregoing Stipulation and Findings of Fact, the Presiding Officer enters the following Conclusions of Law:

**CONCLUSIONS OF LAW**

1. In using forms that had not been filed with the department, Respondent violated Utah Code Annotated § 31A-35-607.

Based upon the foregoing Stipulation, Findings of Fact and Conclusions of Law, the Presiding Officer herewith enters the following Order:

**ORDER**

IT IS HEREBY ORDERED:

1. Respondent is assessed an administrative forfeiture in the amount of \$1,000.00 to be paid within 30 days of the date of this Order.

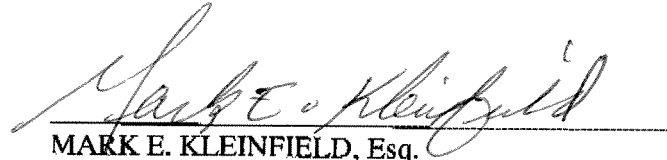
**NOTIFICATION**

Respondent is hereby notified that failure to abide by the terms of this Order may subject it to further penalties, including additional forfeitures of up to \$5,000.00 per violation and the suspension or revocation of its license, and the filing of an action to enforce this Order in the District Court, which may impose penalties of up to \$10,000.00 per day for continued violation.

You are further notified that other jurisdictions in which you may be licensed may require that you report this action to them.

DATED this 12<sup>th</sup> day of February, 2009.

D. KENT MICHIE  
INSURANCE COMMISSIONER



MARK E. KLEINFELD, Esq.  
Administrative Law Judge  
Utah Insurance Department  
State Office Building, Room 3110  
Salt Lake City, Utah 84114  
Telephone (801) 538-3800

CERTIFICATE OF MAILING


I do hereby certify that on this date I mailed, by regular mail, postage prepaid a true and correct copy of the attached:

STIPULATION  
&  
ORDER

To the following:

A-Affordable Bail Bonds  
3507 S Main Street  
Salt Lake City, UT 84115

DATED this 12<sup>th</sup> day of February, 2009.

  
Linda Hardy Court Clerk  
Utah Department of Insurance  
State Office Building, Room 3110  
Salt Lake City, UT 84114-6901

**UTAH  
Invoice - Original**

Printed Date: February 12, 2009  
Invoice Date: February 12, 2009  
Balance Due: \$1,000.00  
Due Date: March 14, 2009  
Invoice ID: 404094  
Payor ID: 10679

NICOLE SELS  
AAFFORDABLE BAIL BONDS  
3507 S MAIN ST  
SALT LAKE CITY UT 84115

<b>Item Description</b>	<b>Amount</b>
2/12/2009 Monetary Penalty Company	\$1,000.00
E-Case 2292 Docket 2009-013 LC	
<b>Original Amount Due</b>	<b>\$1,000.00</b>

**UTAH  
Invoice - Original**

Invoice Date: February 12, 2009  
Balance Due: \$1,000.00  
Due Date: March 14, 2009  
Invoice ID: 404094  
Payor ID: 10679  
Payor Name: A-AFFORDABLE  
BAIL BONDS

Make checks payable to: Utah Insurance Department

Send payment to:

Utah Insurance Department  
3110 State Office Building  
Salt Lake City, UT 84114-6901