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

COMPLAINANT:	:	STIPULATION
	:	&
UTAH INSURANCE DEPARTMENT	:	ORDER
	:	
RESPONDENTS:	:	Docket No. 2011-232-LC
	:	
MICHAEL G. FREESTONE	:	
2686 N 500 E	:	Enf. Case Nos. <u>2953 & 2954</u>
Vernal, UT 84078	:	
License No. 190474	:	
	:	
CONNIE LARAE FREESTONE	:	
2686 N 500 E	:	
Vernal, UT 84078	:	
License No. 194065	:	
	:	

STIPULATION

1. Respondents, Michael G. Freestone and Connie Larae Freestone, are licensed bail bond insurance agents in the State of Utah, holding License Nos. 190474 and 194065, respectively.
2. Respondents stipulate 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. Respondents admit the Findings of Fact and Conclusions made therefrom;
- c. Respondents stipulate to the summary entry of the Order herein which shall be in lieu of other administrative proceedings by Complainant in this matter; and
- d. Respondents and Complainant have negotiated the terms of the Order entered herein and Respondents agree to its entry and further agree to be bound by all its terms.

3. Respondents are aware of their right to a hearing at which they may be represented by counsel, present evidence and cross-examine witnesses. Respondents have irrevocably waived their right to such hearing and to any appeal related thereto.

4. Respondents admit the jurisdiction of the State of Utah Insurance Commissioner as to all matters herein.

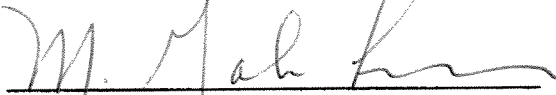
5. Respondents are acting herein free from any duress or coercion of any kind or nature, having been advised fully as to their rights set forth herein.

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

DATED this 30th day of May, 2012.


MICHAEL G. FREESTONE


CONNIE LARAE FREESTONE


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. Respondents, Michael G. Freestone and Connie Larae Freestone, are licensed bail bond agents in the State of Utah, license numbers 194074 and 194065, respectively.
2. Respondents Michael G. Freestone's and Connie Larae Freestone's bail bond agent licenses lapsed on October 31, 2004, for failure to renew.
3. Respondents Michael G. Freestone and Connie Larae Freestone continued to act as bail bond agents during the time their license was lapsed and did not obtain new licenses to act as bail bond agents until April 6, 2011.
4. During the time that their licenses were lapsed, Respondents Michael G. Freestone and Connie Larae Freestone acted as bail bond agents during the time their licenses were lapsed and issued bail bonds for Respondent Rebel Bail Bonds, issuing 1,320 bail bonds between them during that period, with a combined bail premium in excess of \$390,000.00. Of the bail bonds issued while Respondents were not licensed, Connie Freestone issued in excess of 90% of those bonds.

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

CONCLUSIONS OF LAW

1. In acting as bail bond agents without being licensed, Respondents Michael G. Freestone and Connie Larae Freestone violated Utah Code Annotated §§ 31A-23a-103(1)(a), 31A-35-401(1), 31A-35-402(2), and Utah Administrative Code Rule R590-186(2) & (3).

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 Connie Larae Freestone is assessed an administrative forfeiture in the amount of \$5,500.00. The amount of \$1,900.00 of this forfeiture is suspended pending the successful completion of the probation imposed herein.

2. Respondent Michael G. Freestone is assessed an administrative forfeiture in the amount of \$500.00. The amount of \$100.00 of this forfeiture is suspended pending the successful completion of the probation imposed herein.

3. The bail bond agent licenses of Respondents Connie Larae Freestone and Michael G. Freestone are placed on probation for a period of 24 months. The terms of probation are as follows:

a. Respondents shall collectively pay the amount of the forfeitures assessed herein and not suspended, in monthly payments of not less than \$125.00 on or before the same day of the month as the date this Order is issued, beginning with the month following the issuance of this Order. Any remaining balance shall be paid in the 24th month of probation.

b. Respondents shall have no further violation of the Insurance Code or Rules or of any order of the commissioner.

c. The probation imposed herein may be terminated earlier upon full payment of the amount of the forfeiture not suspended.

NOTIFICATION

Respondents are hereby notified that failure to abide by the terms of this Order may subject them to further penalties, including the imposition of the forfeitures now suspended and the imposition of additional forfeitures of up to \$2,500.00 per violation, the suspension or

revocation of your licenses, 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 30 day of May, 2012.

NEAL T. GOOCH
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

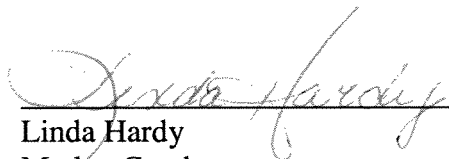
To the following:

MICHAEL G. FREESTONE
2686 N 500 E
Vernal, UT 84078

&

CONNIE LARAE FREESTONE
2686 N 500 E
Vernal, UT 84078

DATED this 11th day of June, 2012



Linda Hardy
Market Conduct
Utah Department of Insurance
State Office Building, Room 3110
Salt Lake City, UT 84114-6901
801-538-3860

UTAH
Invoice - Original

Printed Date: June 11, 2012
 Invoice Date: June 11, 2012
 Balance Due: \$3,600.00
 Due Date: July 11, 2012
 Invoice ID: 583442
 Payor ID: 82072

FREESTONE CONNIE LARAE
 2686 N 500 E
 VERNAL UT 84078

Item Description	Amount
6/11/2012 Monetary Penalty Individual E-Case 2953 Docket 2011-232 BB	\$3,600.00
	<hr/>
	Original Amount Due
	\$3,600.00
	<hr/>
Payments Received	Balance Due

\$125.00 to be paid on the 11th of each month starting July 11, 2012

UTAH
Invoice - Original

Invoice Date: June 11, 2012
 Balance Due: \$3,600.00
 Due Date: July 11, 2012
 Invoice ID: 583442
 Payor ID: 82072
 Payor Name: FREESTONE, CONNIE
 LARAE

Make checks payable to: Utah Insurance Department

Send payment to:

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

UTAH
Invoice - Original

Printed Date: June 11, 2012
Invoice Date: June 11, 2012
Balance Due: \$400.00
Due Date: July 11, 2012
Invoice ID: 583443
Payor ID: 82073

FREESTONE MICHAEL G
2686 N 500 E
VERNAL UT 84078

Item Description	Amount
6/11/2012 Monetary Penalty Individual	\$400.00
E-Case 2954 Docket 2011-232 BB \$100.00 payment to be made on by the 11 th of each month.	
	Original Amount Due <hr/>
	\$400.00
Payments Received	
	Balance Due <hr/>

UTAH
Invoice - Original

Invoice Date: June 11, 2012
Balance Due: \$400.00
Due Date: July 11, 2012
Invoice ID: 583443
Payor ID: 82073
Payor Name: FREESTONE,
MICHAEL G

Make checks payable to: Utah Insurance Department

Send payment to:

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