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BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF CALIFORNIA

In the Matter of the Licenses and Licensing Rights of
ROBERT CARL HERMAN, JENNIFER HELENE HERMAN, MARY ANN HERMAN, ROY GENE TRACEY, SR., and FRANCIS JOHN PICHON,
Respondents.

File No. VA 1145-AP

ORDER

WHEREAS, Respondent Robert Carl Herman (Herman) executed a Stipulation and Waiver, attached hereto and made a part hereof, which terms are subject to the approval of the Insurance Commissioner of the State of California ("Commissioner");

WHEREAS, Herman neither admits nor denies the allegations contained in the Accusation as to him but acknowledges that the facts alleged in the Accusation as to him, if true, would constitute grounds for the Commissioner to suspend or revoke his license to act as a bail agent (the License) pursuant to the provisions of the Insurance Code referred to in the Accusation; and

WHEREAS, Herman waives his right to a hearing and stipulates to entry of this Order;

NOW, THEREFORE,

IT IS ORDERED that the terms of the Stipulation and Waiver are adopted by the Commissioner and such Stipulation and Waiver shall be binding on Herman.

IT IS FURTHER ORDERED AS FOLLOWS:

A. As of the effective date of this Order, Herman's License and licensing rights are revoked and Herman shall be issued a restricted bail agent license pursuant to Insurance Code sections 1742 and 1813 (the Restricted Bail License.) The Restricted Bail License shall be

1 subject to all provisions of the Insurance Code governing restricted licenses;

2 B. The Restricted Bail License shall be effective for three years from the date of issuance
3 and the restrictions shall apply to any renewals thereof. Three years after the date of issuance of
4 the Restricted Bail License, Herman may make a written request to the Commissioner for
5 removal of the restrictions.

6 C. Herman shall pay a fine in the amount of \$50,000, in quarterly installments of
7 \$4,545.45 that are due on October 1, 2010, January 2, 2011, April 1, 2011, July 1, 2011, October
8 1, 2011, January 2, 2012, April 1, 2012, July 1, 2012, October 1, 2012, January 2, 2013, and April
9 1, 2013 (Payment Dates). Payments will be invoiced by the Commissioner and shall be paid
10 within 30 days of receipt of the invoice or the Payment Date, whichever is later. Payments shall
11 be mailed to the California Department of Insurance, Division of Accounting, 300 Capitol Mall,
12 13th Floor, Sacramento, California 95814.

13 D. The Restricted Bail License shall be suspended for a period commencing sixty days
14 after the effective date of this Order and ending six months thereafter (the "Suspension Period.")
15 During the Suspension Period, Herman shall not solicit, negotiate or transact undertakings of bail
16 or bail bonds, or execute or deliver the same, and Herman shall not directly or indirectly assist
17 others in soliciting, negotiating or transacting undertakings of bail or bail bonds. During the
18 Suspension Period, Herman may do the following:

19 1. Herman may temporarily enter the office premises of his bail agency for the limited
20 purpose of signing checks, paying bills, and performing ministerial tasks pertaining to the bail
21 agency operations. Herman may not otherwise remain on the premises (except as provided for in
22 Subparagraph (2) below.) Nothing in this subparagraph permits Herman to (a) solicit, negotiate,
23 or transact bail, (b) assist others, either directly or indirectly, in soliciting, negotiating or
24 transacting bail, (c) advise indemnitors or persons regarding the posting or disposition of
25 collateral; or (d) work on or provide assistance to others regarding failures to appear, forfeitures
26 or issues regarding collateral.

27 2. To the extent that Herman resides in a building in which his bail agency operation is
28 conducted, Herman may reside in residential parts of the building, if such residential parts are

1 separate from business operations.

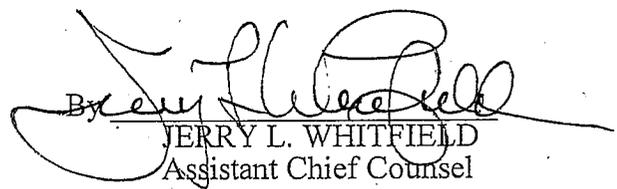
2 3. Herman may work on forfeitures on undertakings of bail and bail bonds which were
3 issued prior to the Suspension Period.

4 4. Herman may continue or keep in force contracts for advertising (including "yellow
5 page" advertisements) that are in force as of the date of the Stipulation and Waiver. The
6 existence or operation of such contracts does not constitute transacting undertakings of bail or
7 bail bonds for the purpose of this Order.

8 IN WITNESS WHEREOF, I have set my hand and affixed my official seal this 16th
9 day of June, 2010.

10 This Order shall be effective thirty (30) days from the date hereof.

11 STEVE POIZNER
12 Insurance Commissioner

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15 JERRY L. WHITFIELD
16 Assistant Chief Counsel

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BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF CALIFORNIA

In the Matter of the Licenses and Licensing
Rights of

ROBERT CARL HERMAN, JENNIFER
HELENE HERMAN, MARY ANN
HERMAN, ROY GENE TRACEY, SR.,
and FRANCIS JOHN PICHON,

Respondents.

File No. VA 1145-AP

STIPULATION AND WAIVER

TO: THE DEPARTMENT OF INSURANCE OF THE STATE OF CALIFORNIA:

Respondent Robert Carl Herman (Herman) enters into this Stipulation and Waiver in the
above-entitled matter as follows:

1. Herman has received a copy of the Accusation, Statement to Respondent and Notice of Defense in this matter.
2. Herman, through his attorneys Michelman & Robinson LLP, filed a Notice of Defense with the Insurance Commissioner of the State of California (Commissioner) dated April 21, 2009.
3. Herman wishes to resolve the matters set forth in the Accusation in the manner set forth herein.
4. Herman neither admits nor denies that the allegations contained in the Accusation as to him are true, but acknowledges that the facts alleged in the Accusation as to him, if true, would constitute grounds for the Commissioner to suspend or revoke his license to act as a bail agent (the License) pursuant to the provisions of the Insurance Code referred to in the Accusation.
5. Herman stipulates that based upon this Stipulation and Waiver, the Commissioner may enter an order revoking the License and Herman's licensing rights as of the effective date of that order (the Order.)
6. Upon the effective date of the Order, Herman shall be issued a restricted bail agent

1 license pursuant to Insurance Code sections 1742 and 1813 (the Restricted Bail License.) The
2 Restricted Bail License shall be subject to all of the provisions of the Insurance Code governing
3 restricted licenses, including the provisions that:

- 4 (a) Herman shall have no property right in the Restricted Bail License, and
- 5 (b) the Commissioner may, with or without either hearing or cause, suspend or revoke the
6 Restricted Bail License.

7 7. The Restricted Bail License shall be subject to the following terms and conditions:

8 (a) Failure to timely pay any of the fine payments set forth in Paragraph 10 of this
9 Stipulation and Waiver shall constitute a breach hereof and the Commissioner shall without a
10 hearing or any other cause, revoke the Restricted Bail License.

11 (b) Herman shall obey all laws and regulations of the State of California; the United
12 States of America and every state and foreign government (and political subdivision thereof)
13 having jurisdiction over him;

14 (c) The restrictions shall be effective for three years from the date of issuance of the
15 Restricted Bail License and the restrictions shall apply to any renewals of the Restricted Bail
16 License, whether or not the restrictions are endorsed on the Restricted Bail License.

17 8. Three years after the date of issuance of the Restricted Bail License, Herman may
18 make a written request to the Commissioner for removal of the restrictions. If at all times
19 Herman has (a) complied with the terms of this Stipulation and Waiver, (b) complied with the
20 terms and conditions of the Restricted Bail License, and (c) if the Commissioner does not have an
21 open investigation or pending disciplinary matter pertaining to Herman, then within 45 days of
22 receipt of the written request, the restrictions shall be removed.

23 9. For the purposes of the future application of Insurance Code section 1669(d), the
24 revocation of Herman's License and the issuance of the Restricted Bail License shall be deemed
25 to be a revocation for cause.

26 10. Herman agrees to pay a fine in the amount of \$50,000, payable in quarterly
27 installments of \$4,545.45 due on October 1, 2010, January 2, 2011, April 1, 2011, July 1, 2011,
28 October 1, 2011, January 2, 2012, April 1, 2012, July 1, 2012, October 1, 2012, January 2, 2013,

1 and April 1, 2013 (Payment Dates). Payments will be invoiced by the Commissioner and will be
2 due within 30 days of receipt of the invoice or the Payment Date, whichever is later. Payments
3 shall be mailed to the California Department of Insurance, Division of Accounting, 300 Capitol
4 Mall, 13th Floor, Sacramento, California 95814.

5 11. The Restricted Bail License issued pursuant to this Stipulation and Waiver shall be
6 suspended for a period commencing sixty days after the effective date of the Order and ending six
7 months thereafter (the "Suspension Period.") During the Suspension Period, Herman shall not
8 solicit, negotiate or transact undertakings of bail or bail bonds, or execute or deliver the same, and
9 Herman shall not directly or indirectly assist others in soliciting, negotiating or transacting
10 undertakings of bail or bail bonds. During the Suspension Period, Herman may do the following:

11 a. Herman may temporarily enter the office premises of his bail agency for the limited
12 purpose of signing checks, paying bills, and performing ministerial tasks pertaining to the bail
13 agency operations. Herman may not otherwise remain on the premises (except as provided for in
14 Subparagraph (b) below.) Nothing in this subparagraph permits Herman to (i) solicit, negotiate,
15 or transact bail, (ii) assist others, either directly or indirectly, in soliciting, negotiating or
16 transacting bail, (iii) advise indemnitors or persons regarding the posting or disposition of
17 collateral; or (iv) work on or provide assistance to others regarding failures to appear, forfeitures
18 or issues regarding collateral.

19 b. To the extent that Herman resides in a building in which his bail agency operation is
20 conducted, Herman may reside in residential parts of the building, if such residential parts are
21 separate from business operations.

22 c. Herman may work on forfeitures on those undertakings of bail and bail bonds which
23 were issued prior to the Suspension Period.

24 12. During the Suspension Period, Herman may continue or keep in force contracts for
25 advertising (including "yellow page" advertisements) that are in force as of the date of this
26 Stipulation and Waiver and the existence or operation of such contracts does not constitute
27 transacting undertakings of bail or bail bonds for the purpose of this Stipulation & Waiver.

28 13. Negotiating and/or completing a sale of Herman's bail bond agency or business

1 during the Suspension Period does not constitute transacting undertakings of bail or bail bonds for
2 the purpose of this Stipulation & Waiver.

3 14. If Herman seeks to transfer the fictitious business name "Herman Family Bail Bonds"
4 during the Suspension Period, the Commissioner will review such transfer without regard to the
5 matters set forth in the Accusation. The foregoing shall also apply to the fictitious business name
6 "Able 2 Help Bail Bonds" if that fictitious business name is transferred to Herman prior to the
7 Suspension Period.

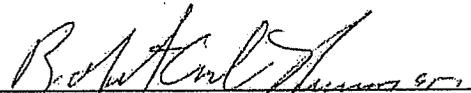
8 15. Herman hereby requests that the Commissioner approve this Stipulation and Waiver
9 and issue his Order thereon, without further notice to Herman.

10 16. Herman acknowledges that he freely and voluntarily executes this Stipulation and
11 Waiver, with a full realization of the legal rights set forth in the Statement to Respondent.

12 17. Herman waives a hearing on the Accusation and all other due process rights that may
13 be accorded to him by the California Administrative Procedure Act (sections 11500-11528 of the
14 Government Code), California Insurance Code, California Constitution, United States
15 Constitution, and every other statute, case and regulation.

16 18. Herman acknowledges that California Insurance Code section 12921(b)(1) requires
17 the Commissioner to approve the final settlement of this matter. The settlement terms and
18 conditions contained herein and the acceptance of those terms and conditions are contingent upon
19 the Commissioner's approval.

20 Respondent Robert Carl Herman declares the above to be true under penalty of perjury
21 under the laws of the State of California and executes this document at La Grapes
22 on the 3rd day of ~~April~~^{May}, 2010.

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25 Robert Carl Herman
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BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF CALIFORNIA

In the Matter of the Licenses and Licensing
Rights of

File No. VA 1145-AP

ROBERT CARL HERMAN, JENNIFER
HELENE HERMAN, MARY ANN
HERMAN, ROY GENE TRACEY, SR.,
and FRANCIS JOHN PICHON,

ORDER

Respondents.

WHEREAS, Respondent Jennifer Herman (Herman) executed a Stipulation and Waiver,
attached hereto and made a part hereof, which terms are subject to the approval of the Insurance
Commissioner of the State of California ("Commissioner");

WHEREAS, Herman neither admits nor denies the allegations contained in the
Accusation as to her but acknowledges that the facts alleged in the Accusation as to her if true,
would constitute grounds for the Commissioner to suspend or revoke her license to act as a bail
agent (the License) pursuant to the provisions of the Insurance Code referred to in the Accusation;
and

WHEREAS, Herman waives her right to a hearing and stipulates to entry of this Order;

NOW, THEREFORE,

IT IS ORDERED that the terms of the Stipulation and Waiver are adopted by the
Commissioner and such Stipulation and Waiver shall be binding on Herman.

IT IS FURTHER ORDERED AS FOLLOWS:

A. As of the effective date of this Order, Herman's License and licensing rights are
revoked and Herman shall be issued a restricted bail agent license pursuant to Insurance Code
sections 1742 and 1813 (the Restricted Bail License.) The Restricted Bail License shall be

1 subject to all provisions of the Insurance Code governing restricted licenses;

2 B. The Restricted Bail License shall be effective for three years from the date of issuance
3 and the restrictions shall apply to any renewals thereof. Three years after the date of issuance of
4 the Restricted Bail License, Herman may make a written request to the Commissioner for
5 removal of the restrictions.

6 C. Herman shall pay a fine in the amount of \$10,000 within 30 days of receipt of an
7 invoice from the Commissioner. The payment shall be mailed to the California Department of
8 Insurance, Division of Accounting, 300 Capitol Mall, 13th Floor, Sacramento, California 95814.

9 IN WITNESS WHEREOF, I have set my hand and affixed my official seal this 16th
10 day of June, 2010.

11 This Order shall be effective thirty (30) days from the date hereof.

12 STEVE POIZNER
13 Insurance Commissioner

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15 By Jerry L. Whitfield
16 JERRY L. WHITFIELD
17 Assistant Chief Counsel
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3 BEFORE THE INSURANCE COMMISSIONER
4 OF THE STATE OF CALIFORNIA
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6 In the Matter of the Licenses and Licensing
7 Rights of

File No. VA 1145-AP

STIPULATION AND WAIVER

8 ROBERT CARL HERMAN, JENNIFER
9 HELENE HERMAN, MARY ANN
HERMAN, ROY GENE TRACEY, SR.,
and FRANCIS JOHN PICHON,

10 Respondents.
11

12 TO: THE DEPARTMENT OF INSURANCE OF THE STATE OF CALIFORNIA:

13 Respondent Jennifer Herman (J. Herman) enters into this Stipulation and Waiver in the
14 above-entitled matter as follows:

15 1. J. Herman has received a copy of the Accusation, Statement to Respondent and Notice
16 of Defense in this matter.

17 2. J. Herman, through her attorneys Michelman & Robinson LLP, filed a Notice of
18 Defense with the Insurance Commissioner of the State of California (Commissioner) dated April
19 21, 2009.

20 3. J. Herman wishes to resolve the matters set forth in the Accusation in the manner set
21 forth herein.

22 4. J. Herman neither admits nor denies that the allegations contained in the Accusation as
23 to her are true, but acknowledges that the facts alleged in the Accusation as to her, if true, would
24 constitute grounds for the Commissioner to suspend or revoke her license to act as a bail agent
25 (the License) pursuant to the provisions of the Insurance Code referred to in the Accusation.

26 5. J. Herman stipulates that based upon this Stipulation and Waiver, the Commissioner
27 may enter an order revoking the License and J. Herman's licensing rights as of the effective date
28 of that order (the Order.)

1 6. Upon the effective date of the Order, J. Herman shall be issued a restricted bail agent
2 license pursuant to Insurance Code sections 1742 and 1813 (the Restricted Bail License.) The
3 Restricted Bail License shall be subject to all of the provisions of the Insurance Code governing
4 restricted licenses, including the provisions that:

5 (a) J. Herman shall have no property right in the Restricted Bail License, and

6 (b) the Commissioner may, with or without either hearing or cause, suspend or revoke the
7 Restricted Bail License.

8 7. The Restricted Bail License shall be subject to the following terms and conditions:

9 (a) Failure to timely pay the fine set forth in Paragraph 10 of this Stipulation and Waiver
10 shall constitute a breach hereof and the Commissioner shall without a hearing or any other cause,
11 revoke the Restricted Bail License.

12 (b) J. Herman shall obey all laws and regulations of the State of California, the United
13 States of America and every state and foreign government (and political subdivision thereof)
14 having jurisdiction over her;

15 (c) The restrictions shall be effective for three years from the date of issuance of the
16 Restricted Bail License and the restrictions shall apply to any renewals of the Restricted Bail
17 License, whether or not the restrictions are endorsed on the Restricted Bail License.

18 8. Three years after the date of issuance of the Restricted Bail License, J. Herman may
19 make a written request to the Commissioner for removal of the restrictions. If at all times J.
20 Herman has (a) complied with the terms of this Stipulation and Waiver, (b) complied with the
21 terms of the Restricted Bail License, and (c) if the Commissioner does not have an open
22 investigation or pending disciplinary matter pertaining to J. Herman, then within 45 days of
23 receipt of the written request, the restrictions shall be removed.

24 9. For the purposes of the future application of Insurance Code section 1669(d), the
25 revocation of J. Herman's License and the issuance of the Restricted Bail License shall be deemed
26 to be a revocation for cause.

27 10. J. Herman shall pay a fine in the amount of \$10,000 within 30 days of receipt of an
28 invoice from the Commissioner. The payment shall be mailed to the California Department of

1 Insurance, Division of Accounting, 300 Capitol Mall, 13th Floor, Sacramento, California 95814.

2 11. If J. Herman seeks to transfer the fictitious business name "Able 2 Held Bail Bonds,"
3 the Commissioner will review such transfer without regard to the matters set forth in the
4 Accusation.

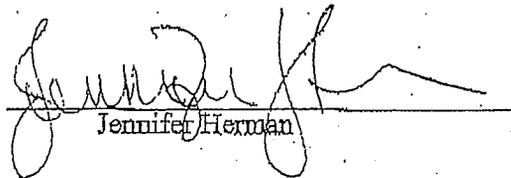
5 12. J. Herman hereby requests that the Commissioner approve this Stipulation and
6 Waiver and issue his Order thereon, without further notice to J. Herman.

7 13. J. Herman acknowledges that she freely and voluntarily executes this Stipulation and
8 Waiver, with a full realization of the legal rights set forth in the Statement to Respondent.

9 14. J. Herman waives a hearing on the Accusation and all other due process rights that
10 may be accorded to her by the California Administrative Procedure Act (Government Code
11 sections 11500-11528), California Insurance Code, California Constitution, United States
12 Constitution, and every other statute, case and regulation.

13 15. J. Herman acknowledges that California Insurance Code section 12921(b)(1) requires
14 the Commissioner to approve the final settlement of this matter. The settlement terms and
15 conditions contained herein and the acceptance of those terms and conditions are contingent upon
16 the Commissioner's approval.

17 Respondent Jennifer Herman declares the above to be true under penalty of perjury under
18 the laws of the State of California and executes this document at Victorville, on the
19 9th day of April, 2010.

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22 Jennifer Herman

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BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF CALIFORNIA

In the Matter of the Licenses and Licensing
Rights of
ROBERT CARL HERMAN, JENNIFER
HELENE HERMAN, MARY ANN
HERMAN, ROY GENE TRACEY, SR.,
and FRANCIS JOHN PICHON,
Respondents.

File No. VA 1145-AP

ORDER

WHEREAS, Respondent Francis John Pichon (Pichon) executed a Stipulation and Waiver, attached hereto and made a part hereof, which terms are subject to the approval of the Insurance Commissioner of the State of California ("Commissioner");

WHEREAS, Pichon neither admits nor denies the allegations contained in the Accusation as to him but acknowledges that the facts alleged in the Accusation as to him if true, would constitute grounds for the Commissioner to suspend or revoke his license to act as a life-only agent and his license to act as an accident and health agent (the Licenses) pursuant to the provisions of the Insurance Code referred to in the Accusation; and

WHEREAS, Pichon waives his right to a hearing and stipulates to entry of this Order;

NOW, THEREFORE,

IT IS ORDERED that the terms of the Stipulation and Waiver are adopted by the Commissioner and such Stipulation and Waiver shall be binding on Pichon.

IT IS FURTHER ORDERED AS FOLLOWS:

A. As of the effective date of this Order, Pichon's Licenses and licensing rights are revoked and Pichon shall be issued a restricted life-only license and a restricted accident and health agent license pursuant to Insurance Code section 1742 (the Restricted Licenses.) The

1 Restricted Licenses shall be subject to all provisions of the Insurance Code governing restricted
2 licenses;

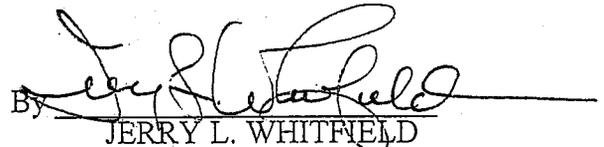
3 B. The Restricted Licenses shall be effective for three years from the date of issuance and
4 the restrictions shall apply to any renewals thereof. Three years after the date of issuance of the
5 Restricted Licenses, Pichon may make a written request to the Commissioner for removal of the
6 restrictions.

7 C. Pichon shall pay a fine in the amount of \$2,500 within 30 days of receipt of an invoice
8 from the Commissioner. The payment shall be mailed to the California Department of Insurance,
9 Division of Accounting, 300 Capitol Mall, 13th Floor, Sacramento, California 95814.

10 IN WITNESS WHEREOF, I have set my hand and affixed my official seal this 16th
11 day of June, 2010.

12 This Order shall be effective thirty (30) days from the date hereof.

13 STEVE POIZNER
14 Insurance Commissioner

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16 By Jerry L. Whitfield
17 JERRY L. WHITFIELD
18 Assistant Chief Counsel
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BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF CALIFORNIA

In the Matter of the Licenses and Licensing
Rights of

ROBERT CARL HERMAN, JENNIFER
HELENE HERMAN, MARY ANN
HERMAN, ROY GENE TRACEY, SR.,
and FRANCIS JOHN PICHON,

Respondents.

File No. VA 1145-AP

STIPULATION AND WAIVER

TO: THE DEPARTMENT OF INSURANCE OF THE STATE OF CALIFORNIA:

Respondent Francis John Pichon ("Pichon") enters into this Stipulation and Waiver in the
above-entitled matter as follows:

1. Pichon has received a copy of the Accusation, Statement to Respondent and Notice of
Defense in this matter.

2. Pichon, through his attorneys Michelman & Robinson LLP, filed a Notice of Defense
with the Insurance Commissioner of the State of California (Commissioner) dated April 21, 2009.

3. Pichon wishes to resolve the matters set forth in the Accusation in the manner set forth
herein.

4. Pichon admits that the allegations contained in the Accusation as to him are true and
correct and he acknowledges that the facts alleged in the Accusation are grounds for the
Commissioner to suspend or revoke his license to act as a life-only agent and his license to act as
an accident and health agent (the, "Licenses") pursuant to the provisions of the Insurance Code
referred to in the Accusation.

5. Pichon stipulates that based upon this Stipulation and Waiver, the Commissioner may
enter an order revoking the Licenses and Pichon's licensing rights as of the effective date of that
order (the "Order.")

1 6. Upon the effective date of the Order, Pichon shall be issued a restricted life-only
2 license and a restricted accident and health agent license pursuant to Insurance Code section 1742
3 (the Restricted Licenses.) The Restricted Licenses shall be subject to all of the provisions of the
4 Insurance Code governing restricted licenses, including the provisions that:

5 (a) Pichon shall have no property right in either of the Restricted Licenses, and

6 (b) the Commissioner may, with or without either hearing or cause, suspend or revoke the
7 Restricted Licenses.

8 7. The Restricted Licenses shall be subject to the following terms and conditions:

9 (a) Failure to pay the fine set forth in Paragraph 10 of this Stipulation and Waiver shall
10 constitute a breach hereof and the Commissioner shall without a hearing or any other cause,
11 revoke the Restricted Licenses.

12 (b) Pichon shall obey all laws and regulations of the State of California, the United States
13 of America and every state and foreign government (and political subdivision thereof) having
14 jurisdiction over him;

15 (c) The restrictions shall be effective for three years from the date of issuance of the
16 Restricted Licenses and the restrictions shall apply to any renewals of the Restricted Licenses,
17 whether or not the restrictions are endorsed on the Restricted Licenses.

18 8. Three years after the date of issuance of the Restricted Licenses, Pichon may make a
19 written request to the Commissioner for removal of the restrictions. If at all times Pichon has (a)
20 complied with the terms and conditions of this Stipulation and Waiver, (b) complied with the
21 terms of the Restricted Licenses, and (c) if the Commissioner does not have an open investigation
22 or pending disciplinary matter pertaining to Pichon, then within 45 days of receipt of the written
23 request, the restrictions shall be removed.

24 9. For the purposes of the future application of Insurance Code section 1669(d), the
25 revocation of Pichon's Licenses and the issuance of the Restricted Licenses shall be deemed to be
26 a revocation for cause.

27 10. Pichon shall pay a fine in the amount of \$2,500 within 30 days of receipt of an
28 invoice from the Commissioner. The payment shall be mailed to the California Department of

1 Insurance, Division of Accounting, 300 Capitol Mall, 13th Floor, Sacramento, California 95814.

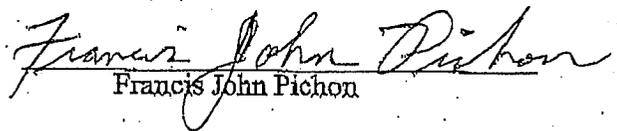
2 11. Pichon hereby requests that the Commissioner approve this Stipulation and Waiver
3 and issue his Order thereon, without further notice to Pichon.

4 12. Pichon acknowledges that he freely and voluntarily executes this Stipulation and
5 Waiver, with a full realization of the legal rights set forth in the Statement to Respondent.

6 13. Pichon waives a hearing on the Accusation and all other due process rights that may
7 be accorded to him by the California Administrative Procedure Act (Government Code sections
8 11500-11528), California Insurance Code, California Constitution, United States Constitution,
9 and every other statute, case and regulation.

10 14. Pichon acknowledges that California Insurance Code section 12921(b)(1) requires the
11 Commissioner to approve the final settlement of this matter. The settlement terms and conditions
12 contained herein and the acceptance of those terms and conditions are contingent upon the
13 Commissioner's approval.

14 Respondent Francis John Pichon declares the above to be true under penalty of perjury
15 under the laws of the State of California and executes this document at Victorville, CA.
16 on the 9th day of April, 2010.

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19 Francis John Pichon
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BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF CALIFORNIA

In the Matter of the Licenses and Licensing
Rights of

File No. VA 1145-AP

ROBERT CARL HERMAN, JENNIFER
HELENE HERMAN, MARY ANN
HERMAN, ROY GENE TRACEY, SR.,
and FRANCIS JOHN PICHON,

ORDER

Respondents.

WHEREAS, Respondent Roy Gene Tracey (Tracey) executed a Stipulation and Waiver, attached hereto and made a part hereof, which terms are subject to the approval of the Insurance Commissioner of the State of California ("Commissioner");

WHEREAS, Tracey neither admits nor denies the allegations contained in the Accusation as to him but acknowledges that the facts alleged in the Accusation as to him if true, would constitute grounds for the Commissioner to suspend or revoke his license to act as a bail agent (the License) pursuant to the provisions of the Insurance Code referred to in the Accusation; and

WHEREAS, Tracey waives his right to a hearing and stipulates to entry of this Order;

NOW, THEREFORE,

IT IS ORDERED that the terms of the Stipulation and Waiver are adopted by the Commissioner and such Stipulation and Waiver shall be binding on Tracey.

IT IS FURTHER ORDERED AS FOLLOWS:

A. As of the effective date of this Order, Tracey's License and licensing rights are revoked and Tracey shall be issued a restricted bail agent license pursuant to Insurance Code sections 1742 and 1813 (the Restricted Bail License.) The Restricted Bail License shall be subject to all provisions of the Insurance Code governing restricted licenses;

1 B. The Restricted Bail License shall be effective for three years from the date of issuance
2 and the restrictions shall apply to any renewals thereof. Three years after the date of issuance of
3 the Restricted Bail License, Tracey may make a written request to the Commissioner for removal
4 of the restrictions.

5 IN WITNESS WHEREOF, I have set my hand and affixed my official seal this 16th
6 day of June, 2010.

7 This Order shall be effective thirty (30) days from the date hereof.

8 STEVE POIZNER
9 Insurance Commissioner

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11 By 
12 JERRY L. WHITFIELD
13 Assistant Chief Counsel
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BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF CALIFORNIA

In the Matter of the Licenses and Licensing
Rights of

ROBERT CARL HERMAN, JENNIFER
HELENE HERMAN, MARY ANN
HERMAN, ROY GENE TRACEY, SR.,
and FRANCIS JOHN PICHON,

Respondents.

File No. VA 1145-AP

STIPULATION AND WAIVER

TO: THE DEPARTMENT OF INSURANCE OF THE STATE OF CALIFORNIA:

Respondent Roy Gene Tracey, Sr. (Tracey) enters into this Stipulation and Waiver in the
above-entitled matter as follows:

1. Tracey has received a copy of the Accusation, Statement to Respondent and Notice of Defense in this matter.
2. Tracey, individually and through his attorneys Michelman & Robinson LLP, filed a Notice of Defense with the Insurance Commissioner of the State of California (Commissioner) dated April 21, 2009.
3. Tracey wishes to resolve the matters set forth in the Accusation in the manner set forth herein.
4. Tracey neither admits nor denies that the allegations contained in the Accusation as to him are true, but acknowledges that the facts alleged in the Accusation as to him, if true, would constitute grounds for the Commissioner to suspend or revoke his license to act as a bail agent (the License) pursuant to the provisions of the Insurance Code referred to in the Accusation.
5. Tracey stipulates that based upon this Stipulation and Waiver, the Commissioner may enter an order revoking the License and Tracey's licensing rights as of the effective date of that order (the Order.)

1 6. Upon the effective date of the Order, Tracey shall be issued a restricted bail agent
2 license pursuant to Insurance Code sections 1742 and 1813 (the Restricted Bail License.) The
3 Restricted Bail License shall be subject to all of the provisions of the Insurance Code governing
4 restricted licenses, including the provisions that:

5 (a) Tracey shall have no property right in the Restricted Bail License, and

6 (b) the Commissioner may, with or without either hearing or cause, suspend or revoke the
7 Restricted Bail License.

8 7. The Restricted Bail License shall be subject to the following terms and conditions:

9 (a) Tracey shall obey all laws and regulations of the State of California, the United States
10 of America and every state and foreign government (and political subdivision thereof) having
11 jurisdiction over him;

12 (b) The restrictions shall be effective for three years from the date of issuance of the
13 Restricted Bail License and the restrictions shall apply to any renewals of the Restricted Bail
14 License, whether or not the restrictions are endorsed on the Restricted Bail License.

15 8. Three years after the date of issuance of the Restricted Bail License, Tracey may make
16 a written request to the Commissioner for removal of the restrictions. If at all times Tracey has
17 (a) complied with the terms of this Stipulation and Waiver, (b) complied with the terms and
18 conditions of the Restricted Bail License, and (c) if the Commissioner does not have an open
19 investigation or pending disciplinary matter pertaining to Tracey, then within 45 days of receipt
20 of the written request, the restrictions shall be removed.

21 9. For the purposes of the future application of Insurance Code section 1669(d), the
22 revocation of Tracey's License and the issuance of the Restricted Bail License shall be deemed to
23 be a revocation for cause.

24 10. Tracey hereby requests that the Commissioner approve this Stipulation and Waiver
25 and issue his Order thereon, without further notice to Tracey.

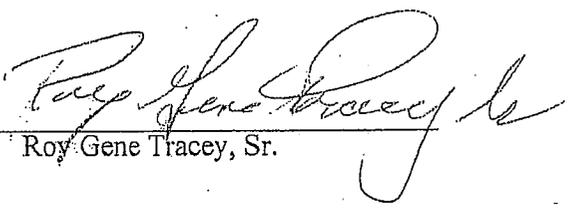
26 11. Tracey acknowledges that he freely and voluntarily executes this Stipulation and
27 Waiver, with a full realization of the legal rights set forth in the Statement to Respondent.

28 12. Tracey waives a hearing on the Accusation and all other due process rights that may

1 be accorded to him by the California Administrative Procedure Act (Government Code sections
2 11500-11528), California Insurance Code, California Constitution, United States Constitution,
3 and every other statute, case and regulation.

4 13. Tracey acknowledges that California Insurance Code section 12921(b)(1) requires the
5 Commissioner to approve the final settlement of this matter. The settlement terms and conditions
6 contained herein and the acceptance of those terms and conditions are contingent upon the
7 Commissioner's approval.

8 Respondent Roy Gene Tracey, Sr. declares the above to be true under penalty of perjury
9 under the laws of the State of California and executes this document at Los Angeles,
10 on the 3rd day of April, 2010.
11 *May*

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14 Roy Gene Tracey, Sr.

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BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF CALIFORNIA

In the Matter of the Licenses and Licensing Rights of

File No. VA 1145-AP

ROBERT CARL HERMAN, JENNIFER HELENE HERMAN, MARY ANN HERMAN, ROY GENE TRACEY, SR., and FRANCIS JOHN PICHON,

ORDER

Respondents.

WHEREAS, Respondent Mary Ann Herman (Herman) executed a Stipulation and Waiver, attached hereto and made a part hereof, which terms are subject to the approval of the Insurance Commissioner of the State of California ("Commissioner");

WHEREAS, Herman neither admits nor denies the allegations contained in the Accusation as to her but acknowledges that the facts alleged in the Accusation as to her if true, would constitute grounds for the Commissioner to suspend or revoke her license to act as a bail agent (the License) pursuant to the provisions of the Insurance Code referred to in the Accusation; and

WHEREAS, Herman waives her right to a hearing and stipulates to entry of this Order;

NOW, THEREFORE,

IT IS ORDERED that the terms of the Stipulation and Waiver are adopted by the Commissioner and such Stipulation and Waiver shall be binding on Herman.

IT IS FURTHER ORDERED AS FOLLOWS:

A. As of the effective date of this Order, Herman's License and licensing rights are revoked and Herman shall be issued a restricted bail agent license pursuant to Insurance Code sections 1742 and 1813 (the Restricted Bail License.) The Restricted Bail License shall be

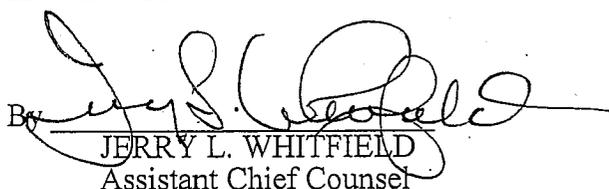
1 subject to all provisions of the Insurance Code governing restricted licenses;

2 B. The Restricted Bail License shall be effective for three years from the date of issuance
3 and the restrictions shall apply to any renewals thereof. Three years after the date of issuance of
4 the Restricted Bail License, Herman may make a written request to the Commissioner for
5 removal of the restrictions.

6 IN WITNESS WHEREOF, I have set my hand and affixed my official seal this 16th
7 day of June, 2010.

8 This Order shall be effective thirty (30) days from the date hereof.

9 STEVE POIZNER
10 Insurance Commissioner

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12 By Jerry L. Whitfield
13 JERRY L. WHITFIELD
14 Assistant Chief Counsel

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BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF CALIFORNIA

In the Matter of the Licenses and Licensing
Rights of

ROBERT CARL HERMAN, JENNIFER
HELENE HERMAN, MARY ANN
HERMAN, ROY GENE TRACEY, SR.,
and FRANCIS JOHN PICHON,

Respondents.

File No. VA 1145-AP

STIPULATION AND WAIVER

TO: THE DEPARTMENT OF INSURANCE OF THE STATE OF CALIFORNIA:

Respondent Mary Ann Herman (M. Herman) enters into this Stipulation and Waiver in the
above-entitled matter as follows:

1. M. Herman has received a copy of the Accusation, Statement to Respondent and
Notice of Defense in this matter.
2. M. Herman, through her attorneys Michelman & Robinson LLP, filed a Notice of
Defense with the Insurance Commissioner of the State of California (Commissioner) dated April
21, 2009.
3. M. Herman wishes to resolve the matters set forth in the Accusation in the manner set
forth herein.
4. M. Herman neither admits nor denies that the allegations contained in the Accusation
as to her are true, but acknowledges that the facts alleged in the Accusation as to her, if true,
would constitute grounds for the Commissioner to suspend or revoke her license to act as a bail
agent (the License) pursuant to the provisions of the Insurance Code referred to in the Accusation.
5. M. Herman stipulates that based upon this Stipulation and Waiver, the Commissioner
may enter an order revoking the License and M. Herman's licensing rights as of the effective date
of that order (the Order.)

1 6. Upon the effective date of the Order, M. Herman shall be issued a restricted bail agent
2 license pursuant to Insurance Code sections 1742 and 1813 (the Restricted Bail License.) The
3 Restricted Bail License shall be subject to all of the provisions of the Insurance Code governing
4 restricted licenses, including the provisions that:

5 (a) M. Herman shall have no property right in the Restricted Bail License, and

6 (b) the Commissioner may, with or without either hearing or cause, suspend or revoke the
7 Restricted Bail License.

8 7. The Restricted Bail License shall be subject to the following terms and conditions:

9 (a) M. Herman shall obey all laws and regulations of the State of California, the United
10 States of America and every state and foreign government (and political subdivision thereof)
11 having jurisdiction over her;

12 (b) The restrictions shall be effective for three years from the date of issuance of the
13 Restricted Bail License and the restrictions shall apply to any renewals of the Restricted Bail
14 License, whether or not the restrictions are endorsed on the Restricted Bail License.

15 8. Three years after the date of issuance of the Restricted Bail License, M. Herman may
16 make a written request to the Commissioner for removal of the restrictions. If at all times M.
17 Herman has (a) complied with the terms of this Stipulation and Waiver, (b) complied with the
18 terms and conditions of the Restricted Bail License, and (c) if the Commissioner does not have an
19 open investigation or pending disciplinary matter pertaining to M. Herman, then within 45 days
20 of receipt of the written request, the restrictions shall be removed.

21 9. For the purposes of the future application of Insurance Code section 1669(d), the
22 revocation of M. Herman's License and the issuance of the Restricted Bail License shall be
23 deemed to be a revocation for cause.

24 10. M. Herman hereby requests that the Commissioner approve this Stipulation and
25 Waiver and issue his Order thereon, without further notice to M. Herman.

26 11. M. Herman acknowledges that she freely and voluntarily executes this Stipulation and
27 Waiver, with a full realization of the legal rights set forth in the Statement to Respondent.

28 12. M. Herman waives a hearing on the Accusation and all other due process rights that

1 may be accorded to her by the California Administrative Procedure Act (Government Code
2 sections 11500-11528), California Insurance Code, California Constitution, United States
3 Constitution, and every other statute, case and regulation.

4 13. M. Herman acknowledges that California Insurance Code section 12921(b)(1)
5 requires the Commissioner to approve the final settlement of this matter. The settlement terms
6 and conditions contained herein and the acceptance of those terms and conditions are contingent
7 upon the Commissioner's approval.

8 Respondent Mary Ann Herman declares the above to be true under penalty of perjury
9 under the laws of the State of California and executes this document at Santa Clarita
10 on the 4 day of ^{MAY}~~April~~, 2010.

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12 Mary Ann Herman
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