

APR 26 2018

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

DEPT OF INSURANCE
BY ms

In the Matter of:

RIDGLEY, RHONDA JAUAN
(Arizona License No. 15972640)
(Legacy License ID No. 976154)

No. 18A-032-INS

and

**ORDER SUMMARILY SUSPENDING
BAIL BOND AGENT LICENSES AND
NOTIFICATION OF RIGHTS**

ALL OUT NOW BAIL BONDS, LLC
(Arizona License No. 1800008379)
(Legacy License ID 982001)

Respondents.

The State of Arizona Department of Insurance ("Department") has received evidence that **Rhonda Jauan Ridgley and All Out Now Bail Bonds LLC (collectively the Respondents)**, violated provisions of Title 20, Arizona Revised Statutes ("A.R.S."). In light of the serious nature of these allegations, the Director of Insurance for the State of Arizona ("Director") finds that the public health, safety and welfare imperatively require emergency action, within the meaning of A.R.S. § 41-1092.11(B).

FINDINGS OF FACT

1. Rhonda Jauan Ridgley ("Ridgley") is, and was at all material times, licensed as an Arizona resident bail bond agent, Arizona license number 1597260, which expires on July 31, 2018.

2. Ridgley's addresses of record with the Department are: 301 West Mohave Street, Phoenix, AZ 85003 (business and mailing), and rhondaridgley@yahoo.com (business e-mail).

3. All Out Now Bail Bonds LLC ("All Out") is, and was at all material times, licensed as an Arizona resident bail bond agent, Arizona license number 1800008379, which expires on December 31, 2018.

1 4. All Out's address of record with the Department is: 301 West Mohave Street,
2 Phoenix, AZ 85003 (business and mailing).

3 5. Per the Arizona Corporation Commission website, Ridgley is listed as the
4 manager of the limited liability company. By amendment, Ridgley added Joseph Cetta
5 ("Cetta"), also an Arizona resident bail bond agent (National Producer Number 16213001), as
6 a member of the company on or about August 12, 2011. Ridgley is the only manager of the
7 company and Cetta is its only member.

8 **Failure to Return Collateral - Barone Complaint**

9 6. On or about February 14, 2018, the Department received a complaint from
10 Susan Barone ("Barone"), one of two indemnitors who posted collateral with All Out for a bail
11 bond for Dante Joseph Dantonio, In the Superior Court, Pinal County, State of Arizona, The
12 State of Arizona vs. Dante Joseph Dantonio, CR201401330 ("Dantonio Case #1"). Thomas
13 Kaiser is the other indemnitor who posted collateral.

14 7. All Out posted two bonds in Dantonio Case #1: a bond for \$15,000.00 on June
15 17, 2014 and a bond for \$5,000.00 on December 8, 2014. The court later transferred the
16 bonds to case CR201503594 ("Dantonio Case #2").

17 8. On August 28, 2017, the Pinal County Superior Court exonerated the bonds in
18 Dantonio Case #1 and #2 per "Minute Entry Action." All Out failed to immediately return the
19 collateral to the indemnitors.

20 9. On or about February 28, 2018, Bankers Insurance Company - Surety Division
21 ("Bankers"), returned partial collateral to Barone, specifically liens on her automobile and real
22 property; however, the \$10,000.00 in cash (\$5,000.00 per indemnitor) has not been returned.

23 **Failure to Return Collateral - Watts Complaint**

10. On or about January 12, 2018, the Department received a complaint from Danny
Watts ("Watts") who, with his sister Charlavan Mandarich ("Mandarich"), posted collateral for
his son, Andrew Alexander Jackson, in Superior Court of Arizona, Maricopa County, State of
Arizona v. Andrew Alexander Jackson, CR2017-001661 ("Jackson Case").

1 11. On or about April 19, 2017, Mandarich met with Jessica Flores ("Flores"), an
2 Arizona resident bail bond agent employed by All Out, to execute a "Deed of Trust" on her
3 Phoenix home for the \$20,000.00 collateral. Flores signed the document on the same date as
4 Mandarich but did not record the document with the Maricopa County Recorder's Office until
5 May 15, 2017.

6 12. On or about May 26, 2017, Flores signed the "Lien Release" on the home when
7 Watts provided \$20,000.00 cash collateral in substitution for the real property collateral.
8 Flores recorded the Lien Release on June 7, 2017.

9 13. On October 26, 2017, the Court exonerated the bond in the Jackson Case.

10 14. On or about December 15, 2017, after several attempts to obtain return of
11 collateral had failed, Mandarich, on behalf of Watts, went to the office of All Out to meet with
12 Flores. No one was at the office when Mandarich arrived. Mandarich placed numerous calls
13 from her cell phone to the office's telephone number. The calls were forwarded to another
14 number but all went unanswered.

15 15. As of March 27, 2018, All Out has not returned the \$20,000.00 collateral, or any
16 portion thereof, to Watts.

Failure to Maintain a Place of Business

17 16. On or about January 17, 2018, Barone telephoned All Out regarding the release
18 of collateral (prior to the release of partial collateral by Bankers). Barone spoke with Flores
19 who advised Barone that All Out "had closed the office and went mobile."

20 17. On March 14, 2018, the Department conducted an Internet search for All Out's
21 website. The home page reads in part, "No Office to Come To," and "No coming into an office
22 because we come to you."

23 18. On March 26, 2018, the Maricopa County Assessor and Recorder's websites
show that on or about February 5, 2018, All Out sold the Mohave Street property to GV
Property PLLC as evidenced by a "Special Warranty Deed" filed with the Maricopa County
Recorder's Office, recording number 20180092216.

1 19. As of March 27, 2018, neither Ridgley nor All Out notified the Department of a
2 change of address.

3 **CONCLUSIONS OF LAW**

4 1. The Interim Director has jurisdiction over this matter.

5 2. Respondents' conduct, as described above, constitutes a violation of any
6 provision of Title 20, any rule, subpoena or order of the Director, within the meaning of
7 A.R.S. § 20-295(A)(2) as applied to bail bond agents under A.R.S. § 20-340.06.

8 3. Respondents' conduct, as described above, constitutes a violation of the
9 requirement to immediately return collateral when the obligation secured by the
10 collateral has been discharged upon entry of any order by an authorized official,
11 pursuant to Arizona Administrative Code, R20-6-601(E)(4)(b).

12 4. Respondents' conduct, as described above, constitutes a violation of the
13 requirement that each bail bond agent shall have and maintain a place of business in
14 this state that is accessible to the public and where the bail bond agent principally
15 conducts transactions under the agent's license, pursuant to A.R.S. § 20-340.01(E).

16 5. Respondents' conduct, as described above, constitutes a failure to notify
17 the Department, in writing, of a change of address within thirty days, pursuant to
18 A.R.S. § 286(C), as applied to bail bond agents under A.R.S. § 20-340.06.

19 6. Grounds exist for the Interim Director to suspend, revoke, or refuse to
20 renew Respondents' insurance licenses and/or order restitution pursuant to A.R.S. §§
21 20-295(A) and (F) as applied to bail bond agents under A.R.S. § 20-340.06.

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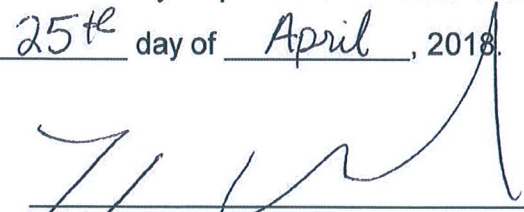
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1 **ORDER**

2 IT IS HEREBY ORDERED THAT:

- 3 1. Rhonda Jauan Ridgley's Arizona resident license, number 15972640, is
4 summarily suspended, effective immediately upon entry of this Order.
- 5 2. All Out Now Bail Bonds LLC's Arizona resident license, number 1800008379, is
6 summarily suspended, effective immediately upon entry of this Order.
- 7 3. Respondents shall immediately return to Susan Barone the \$5,000.00 in
8 collateral she posted in Dantonio Case #1 and #2.
- 9 4. Respondents shall immediately return to Thomas Kaiser the \$5,000.00 in
10 collateral he posted in Dantonio Case #1 and #2.
- 11 5. Respondents shall immediately return to Danny Watts and Charlavan Mandarich
12 the \$20,000.00 in collateral they posted in the Jackson Case.
- 13 6. Respondents are jointly and severally responsible for return of the collateral.

14 DATED AND EFFECTIVE this 25th day of April, 2018.

15 
16 _____
17 Keith A. Schraad
18 Interim Director of Insurance

19 **NOTICE OF OPPORTUNITY FOR HEARING**

20 Pursuant to Title 20 of the Arizona Revised Statutes, Respondents are hereby notified that
21 they may request a hearing pursuant to A.R.S. § 20-161 to contest the summary suspension.
22 Such request must be in writing and received at the following address within thirty (30) days
23 from the date hereof:

**Arizona Department of Insurance
2910 North 44th Street, Suite 210
Phoenix, Arizona 85018-7269**

1 Upon receipt of a timely written request for hearing, the Interim Director will issue an Notice of
2 Hearing setting the time and place of the hearing.

3
4 COPIES of the foregoing emailed/mailed/delivered
this 26th day of April, 2018, to:

5 All Out Now Bail Bonds LLC
6 Rhonda Jauan Ridgley
7 301 W. Mohave St.
8 Phoenix, AZ 85003
9 Respondents

10 Rhonda Jauan Ridgley
11 rhondaridgley@yahoo.com
12 Respondent

13 All Out Now Bail Bonds, LLC
14 c/o Rhonda Ridgley
15 4352 W. Kimberly Way
16 Glendale, AZ 85308
17 Statutory Agent for Respondent All Out Now Bail Bonds, LLC

18 Mary Kosinski, Regulatory Legal Affairs Officer
19 Catherine M. O'Neil, Consumer Legal Affairs Officer
20 Steven Fromholtz, Assistant Director Consumer Protection Division
21 Sharyn Kerr, Consumer Protection Division
22 Wendy Greenwood, Investigator
23 Arizona Department of Insurance
2910 North 44th Street, Suite 210
Phoenix, Arizona 85018

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Maidene Scheiner