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**NORTH CAROLINA DEPARTMENT OF INSURANCE
RALEIGH, NORTH CAROLINA**

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PROCESSOR

**STATE OF NORTH CAROLINA
COUNTY OF WAKE**

**BEFORE THE COMMISSIONER
OF INSURANCE**

**IN THE MATTER OF THE LICENSURE
OF CHRISTINA FORD
LICENSE NO. 18767016**

**VOLUNTARY SETTLEMENT
AGREEMENT**

NOW COME, Christina Ford ("Ms. Ford") and the Bail Bond Regulatory Division of the NC Department of Insurance (hereinafter "Bail Bond Regulatory Division"), and hereby voluntarily and knowingly enter into the following Voluntary Settlement Agreement (hereinafter "this Agreement").

WHEREAS, Ms. Ford has agreed to settle, compromise, and resolve the matters referenced in this Agreement on behalf of herself, and Bail Bond Regulatory Division has agreed not to pursue additional civil ramifications; including penalties, sanctions, remedies or restitution based on the matters specifically referenced herein against Mrs. Ford relating to the matters described herein; and

WHEREAS this Agreement is civil in nature and does not preclude criminal prosecution that may result from ongoing investigations by the Department's Criminal Investigation Division for violations of criminal laws; and

WHEREAS, the Department has the authority and responsibility for enforcement of the insurance laws of this State, and for regulating and licensing bail bondsmen; and

WHEREAS Ms. Christina Ford (hereafter, "Ms. Ford", NPN 18767016), holds a surety bail bondsman's license issued by the Department, first issued on DATE; and

WHEREAS, pursuant to N.C. Gen. Stat. § 58-71-80(a)(7), the Commissioner may deny, suspend, revoke, or refuse to renew any license under Article 71 of Chapter 58 of the North Carolina General Statutes for failure to comply with or violation of the provisions of Article 71 of Chapter 58 of the N.C. General Statutes or of any order, rule or regulation of the Commissioner; and

WHEREAS, N.C. Gen. Stat. § 58-71-170(b) provides that the Commissioner may conduct examinations of surety bondsmen under the provisions of N.C. Gen. Stat. § 58-2-195; and

WHEREAS N.C. Gen. Stat. § 58-2-195(a) provides that information from records required to be kept pursuant to law shall be open to the inspection for the Commissioner or any other authorized employee when demanded, and subparagraph (e) thereof provides that the refusal to submit to examination is grounds for the revocation or refusal of a license; and

WHEREAS, on or about May 16, 2018, Ms. Ford wrote bonds for criminal charges that Defendant Tosha Blackwell (“Defendant” or “Defendant Blackwell”) had incurred for two separate incidents in Orange County File Nos. 18 CR 50828 (date of charge May 5, 2018), 18 CR 50829 (date of charge May 5, 2018), and 18 CR 551278 (date of charge May 16, 2018); and

WHEREAS, on May 16, 2018, Ms. Ford was employed at Triple Triangle Enterprises, LLC (“Triple Triangle”) agency located at 5721 West Friendly Avenue Suite 104, Greensboro, NC 27410. Triple Triangle is owned by surety bondsman Remus Brown (“Mr. Brown”), NPN 17376418. At this time, Mr. Brown was the supervisor of record of Ms. Ford, and Ms. Ford was a “first-year licensee” at pursuant to N.C. Gen. Stat. §§ 58-71-1(4a) and 58-71-41; and

WHEREAS, on or about May 16, 2018, Defendant Blackwell was surrendered on a different bond written by another bondsman, Michael Thompson (NPN 18374911); and

WHEREAS, on or about June 28, 2018, Defendant Blackwell submitted a complaint (“Complaint”) to the Bail Bond Regulatory Division (“Bail Bond Regulatory Division”) of the North Carolina Department of Insurance (“Department”) alleging misconduct on the part of Mr. Brown and other bondsmen related to her surrender and payment on her bonds. The Complaint does not mention Ms. Christina Ford; and

WHEREAS, during Bail Bond Regulatory Division’s initial investigation into Defendant Blackwell’s complaint against Mr. Brown, Bail Bond Regulatory Division noted that Ms. Ford actually wrote the bonds for Defendant Blackwell. Bail Bond Regulatory Division discovered discrepancies in the following documents related to these bonds: Appearance Bond for Pretrial Release (AOC-CR-201), the Memorandum of Agreement (MOA), Indemnity Agreement, and Receipt. Bail Bond Regulatory Division also noted that Ms. Ford was under Mr. Brown’s active supervision at the time that Ms. Brown wrote the bonds for Defendant Blackwell; and

WHEREAS Bail Bond Regulatory Division’s review of Ms. Ford’s bond paperwork for Defendant Blackwell revealed the following problems:

1. The Memorandum of Agreement (MOA) is on an unapproved form with no form number, and incorrectly purports to be a Promissory Note with an Indemnitor signature on it in violation of 11 NCAC 13.0152(h) and (j).
2. The MOA is not signed by the bondsman, does not have a case file number on it to identify which bond it relates to in violation of N.C.G.S. § 58-71-167.
3. The MOA is undated and has no representative information as it does not contain any information identifying the bondsman or bonding company in violation of N.C.G.S. § 58-71-167.
4. There was an Indemnitor Application done when no Collateral was named on the Appearance Bond, and the Indemnity Agreement was an unapproved form with no form number in violation of 11 NCAC 13.0152(h) and (j).
5. The receipt given on May 16, 2018 for \$750.00 does not meet the requirements of 11 NCAC 13.0515. It does not show the name and address of the bail bondsman or show the total amount of the bond for which the fee is being charged and the name of the defendant. There is no information to identify which bond the payment is being applied towards.

6. There were no receipts given for premium payments made on the bond for 18CR50828 in violation of 11 NCAC 13.0515.

WHEREAS, Ms. Ford initially failed to provide a MoA in response to the initial request on April 11, 2019, and only provided the MoA at the informal conference held with Bail Bond Regulatory Division on September 28, 2021 in violation of N.C.G.S. §§ 58-2-195 and 58-71-170(b); and

WHEREAS, on September 28, 2021, during an informal conference with BBRD during which legal counsel was present, Ms. Ford was advised as to the requirement that she may not write business on unapproved forms, and Ms. Ford was also advised that she must immediately cease and desist from utilizing unapproved forms in his Agency; and

WHEREAS Ms. Ford's violations of the North Carolina General Statutes and North Carolina Administrative Code as set forth above demonstrate a failure to comply with and/or violations of the provisions of Article 71 of Chapter 58 of the North Carolina General Statutes for which Ms. Ford's surety bail bondsman's license could be revoked, suspended, or not renewed pursuant to N.C. Gen Stat. § 58-71-80(a)(7); and

WHEREAS in lieu of an administrative hearing on the matters stated herein, Ms. Ford has agreed to settle, compromise, and resolve the matters referenced in this Agreement, and the Department has agreed not to pursue additional penalties, sanctions, remedies, or restitution based on these matters against Ms. Ford; and

WHEREAS, pursuant to N.C. Gen. Stat. § 58-2-70(g), the Commissioner of Insurance and the Department have the express authority to negotiate a mutually acceptable agreement with any person as to the status of the person's license or certificate or as to any civil penalty or restitution; and

NOW, THEREFORE, in consideration of the promises and agreements set out herein, the Department and Mr. Brown hereby agree to the following:

1. Immediately upon his signing of this document, Ms. Ford shall pay a **civil penalty of \$500.00** to the Department. The form of payment shall be in the form of a certified check, cashier's check or money order. The check or money order for the payment of this civil penalty shall be payable to the "North Carolina Department of Insurance." Ms. Ford shall send the civil penalty by certified mail, return receipt requested, to the Department simultaneously with the return of this Agreement, signed by Ms. Ford. The civil penalty and the signed Agreement must be received by the Department no later than **December 15, 2021**. The civil penalty shall be subject to disbursement in accordance with the provisions of Article IX, Section 7 of the North Carolina Constitution for the benefit of the public schools.

2. As a condition of continuing to be licensed as a surety bail bondsman, Ms. Ford will be required to comply with the provisions of N.C. Gen. Stat. § 58-71-71(a) and shall retake and complete at least 12 hours of Pre-licensing Education by an approved provider and shall provide the Department with a certificate of completion no later than **December 15, 2021**. This Pre-licensing Education is in addition to the Continuing Education (CE) requirement for the renewal year 2022 as set forth in N.C. Gen. Stat. § 58-71-71(b).

5. Ms. Ford shall obey all laws and regulations applicable to all licenses issued to him.
6. Ms. Ford enters into this Agreement freely and voluntarily and with knowledge of his right to have an administrative hearing on this matter. Ms. Ford understands that he may consult with an attorney prior to entering into this Agreement.
7. This Agreement does not in any way affect the Department's disciplinary power in any future follow-up examinations of Ms. Ford, or in any other cases or complaints involving Ms. Ford.
8. The parties to this Agreement agree that this Agreement shall have the full force and effect of an Order of the Commissioner. Ms. Ford understands that N. C. Gen. Stat. § 58-71-80(a)(7) provides that a surety bail bondsman's license may be revoked for violating an Order of the Commissioner.
9. This Voluntary Settlement Agreement, when finalized, will be a public record and is not confidential. All licenses issued by the Department to the licensee shall reflect that Regulatory Action has been taken against the licensee following the execution of this Agreement. The Department is free to disclose the contents of this Agreement to third parties upon request or pursuant to any law or policy providing for such disclosure. The Department routinely provides copies of voluntary settlement agreements to all companies that have appointed the licensee.
10. This Settlement Agreement shall become effective when signed by Ms. Ford and the Department.

N.C. Department of Insurance

[Redacted Signature]

By: Christina Ford
License No. 18767016

Date: 12/15/2021

[Redacted Signature]

By: Marty Sumner
Senior Deputy Commissioner

Date: 1/12/22