

BEFORE THE ADMINISTRATIVE HEARING COMMISSION
STATE OF MISSOURI

FILED

MAY 15 2007

ADMINISTRATIVE HEARING
COMMISSION

DOUGLAS M. OMMEN, Director,
Missouri Department of Insurance,
Financial Institutions and
Professional Registration,

Petitioner,

vs.

CYNTHIA L. SAULMON,

Serve at:
P.O. Box 18309
Raytown, Missouri 64133
(816) 254-0501

and

AFFORD ABLE BAIL BONDS, INC.,

Serve at:
Cynthia L. Saulmon, President
P.O. Box 18309
Raytown, Missouri 64133
(816) 833-8800

Respondents.

CASE NO. 06083128 DC

COMPLAINT

Douglas M. Ommen, Director of the Missouri Department of Insurance, Financial Institutions and Professional Registration (hereinafter "Director"), through counsel, complains and requests the Administrative Hearing Commission find that cause exists for disciplinary action against Respondents Cynthia L. Saulmon and Afford Able Bail Bonds Inc. ("Respondents", or "Respondent Saulmon" and "Respondent Afford Able," respectively) because:

INFORMATION RELEVANT TO ALL COUNTS

1. Petitioner is the Director of the Missouri Department of Insurance, Financial Institutions and Professional Registration (the "Department"), whose duties include, pursuant to Chapter 374 of the Revised Statutes of Missouri, the regulation, supervision and discipline of general bail bond agents and bail bond agents.
2. Respondent Afford Able was issued a general bail bond agent's license on August 27, 2003 (license no. GC8016730). This license expired on August 27, 2006 and was later cancelled by Respondent Afford Able on November 27, 2006.
3. Respondent Saulmon was issued a bail bond agent's license on November 15, 2001 (license no. BB305965), which was cancelled at Respondent Saulmon's request on November 27, 2006. At that time, Respondent Saulmon became licensed as a general bail bond agent (license no. GB383697). Respondent Saulmon's general bail bond agent license is currently active and in good standing.
4. At all times relevant hereto, Respondent Afford Able was a Missouri corporation, registered with the Missouri Secretary of State (Charter Number 536339).
5. At all times relevant hereto, Respondent Saulmon was the president of Afford Able Bail Bonds, Inc.
6. At all times relevant hereto, prior to November 27, 2006, Respondent Saulmon was the appointed agent of Afford Able Bail Bonds, Inc., authorized to write bail bonds upon its surety.
7. The Commission has jurisdiction of this Complaint pursuant to RSMo § 621.045.

COUNT I

8. Respondents have obtained or attempted to obtain compensation as a bail bond agent and/or general bail bond agent by means of fraud, deception, or misrepresentation, a ground for discipline of Respondents' licenses pursuant to § 374.755.1(4), RSMo (Cum. Supp. 2005).

9. The facts are as follows:

a. At all times relevant hereto, Respondent Saulmon was acting as the President and/or authorized agent of Respondent Afford Able.

b. As of March 1, 2005, a Mr. James Buren ("Buren") was the legal owner of two parcels of real property in Kansas City, Missouri. These properties are known as follows:

(1) 2831 Topping, with a legal description of "Wonderview Heights Corr Plat of s 50' lot 35"; and

(2) 2204 E. 79th Street, with a legal description of "Marlborough Heights, W 47' of E 115.31' Mol of Th Pt of Lots 707 & 708 LY S of US 71 HWY (Meas on s LI of Lot 708)".

c. On March 1, 2005, Buren agreed to transfer title of each property to Respondent Afford Able pursuant to a verbal agreement with Respondent Saulmon. The verbal agreement provided that the properties were to be used by Respondents as "collateral" for writing bail bonds, in exchange for monthly payments to Buren.

d. The verbal agreement was consummated on March 1, 2005, at which time Buren and Respondent Saulmon executed reciprocal quit-claim deeds for each property. The first quit-claim for each property was signed by Buren and transferred title to each property from Buren, as Grantor, to Afford Able Bail Bonds, Inc., as Grantee. Each such deed was delivered to Respondent Saulmon on March 1, 2005. The second quit-claim deed for each property, also executed on March 1, 2005, was signed by Respondent Saulmon as President for Afford Able Bail Bonds, Inc. and transferred title of each property from Afford Able Bail Bonds, Inc., as Grantor, back to Buren, as Grantee. Each such deed was delivered to Buren on March 1, 2005. Copies of the referenced deeds are attached hereto as Exhibits A-D, and are incorporated herein by reference.

e. On August 31, 2005, Respondent Saulmon, as an officer of Respondent Afford Able, executed and submitted to the Clay County Circuit Court (Clay County, Missouri) a "General Bail Bond Agent's Initial or Semi-Annual Application and Affidavit for Qualification in Clay County." The Application consists of an affidavit, executed by Respondent Saulmon, and a "Questionnaire," also executed by Respondent Saulmon, in which she listed the net assets of Respondent Afford Able. By the terms of the Affidavit, the Court relied upon this document to establish a limit on the aggregate value of bonds allowed to be written by Respondent Afford Able in Clay County. Respondent Saulmon included the real properties referenced herein among those owned by Respondent Afford Able, thereby increasing its bond-issuing limit by the fair

market value of each property. A copy of the Affidavit and Questionnaire are attached hereto as Exhibit E, and is incorporated herein by reference.

f. On January 3, 2006, Respondent Saulmon, in her capacity of President of Afford Able Bail Bonds, Inc., executed a "General Affidavit of Qualification of General Bail Bondsmen" and "Questionnaire," which described the net assets of Respondent Afford Able and was submitted to the Jackson County Circuit Court (Jackson County, Missouri) shortly thereafter. The Court relied upon this document to establish a limit on the aggregate value of bonds allowed to be written by Respondent Afford Able in Jackson County. Respondent Saulmon included the real properties referenced herein among those owned by Respondent Afford Able, thereby increasing its bond-issuing limit by the fair market value of each property. A copy of the Affidavit and Questionnaire are attached hereto as Exhibit F, and is incorporated herein by reference.

10. By executing and delivering quit-claim deeds for each property referenced herein to Buren, Respondent Saulmon transferred ownership of each back to Buren.

11. In submitting the above-referenced Applications and Questionnaires to the courts of Clay and Jackson County, Respondents were attempting to obtain compensation as a member of the profession licensed by sections 374.695 to 374.775 by means of fraud, deception or misrepresentation, a ground to discipline the license of each Respondent under RSMo § 374.755.1(4).

COUNT II

12. Respondents have engaged in conduct which constitutes incompetency, misconduct, gross negligence, fraud or misrepresentation in the performance of the

functions or duties of the profession licensed or regulated by sections 374.695 to 374.775, a ground for discipline of Respondents' licenses pursuant to § 374.755.1(5), RSMo (Cum. Supp. 2005).

13. The allegations set forth in paragraphs 8-11 are realleged and incorporated herein.

14. By executing and/or recording with the various county recorders' offices the quit-claim deeds vesting title to each referenced property in the name of Respondent Afford Able, after simultaneously executing and delivering quit-claim deeds returning title to each to Buren based on the agreement that he not record same, Respondents engaged in conduct that was grossly negligent, fraudulent or a misrepresentation to the people of Missouri.

15. By engaging in the foregoing conduct, and also filing affidavits of ownership with the courts of Clay and Jackson Counties, Missouri, Respondents engaged in conduct which constitutes incompetency, misconduct, gross negligence, fraud or misrepresentation in the performance of the functions or duties of a bail bond agent and general bail bond agent.

16. As a result of the foregoing, grounds exist for disciplining Respondents' licenses pursuant to § 374.755.1(5), RSMo (Cum. Supp. 2005).

COUNT III

17. Respondent Saulmon was the subject of disciplinary action by the Kansas Commissioner of Insurance based on grounds for which revocation or suspension is authorized in Missouri, which separately comprises grounds to discipline her general bail bond agent's license pursuant to § 374.755.1(8), RSMo (Cum. Supp. 2005).

18. On March 5, 2007, the Kansas Commissioner of Insurance issued a Summary Order revoking the nonresident agent's license of Cynthia L. Saulmon.

19. By operation of law, the Summary Order became the Commissioner's Final Order on March 23, 2007. A copy of the Summary Order/ Final Order (hereinafter the "Kansas Order") is attached hereto as Exhibit G, and is incorporated herein by reference.

20. The Kansas Order set forth the following conclusions of law as grounds to revoke Respondent Saulmon's license: "[Cynthia Saulmon's] payment by bad check... of her application fee coupled with the non-correction of the situation when confronted with the deficiency constitutes the use of fraudulent, coercive or dishonest practice or demonstrates incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere." Kansas Order, at para. 6.

21. The Kansas Commissioner of Insurance licenses bail bond agents under a general property and casualty insurance license which, in the case of bail bond licensees, is not specifically labeled to permit the issuance of bail bonds. While Respondent Saulmon's Kansas revocation appears only to apply to her "insurance agent's license," the Kansas Insurance Department's records show that she was licensed only for the line of bail bonds. A copy of the Kansas Insurance Department's Producer File Inquiry, showing Respondent's Kansas licensure, is attached to and part of the Kansas Order.

22. While licensed to write bail bonds in Kansas, Respondent Saulmon's license was revoked for the "use of fraudulent, coercive or dishonest practice or demonstrates incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere."

23. Section 374.755.1(5) RSMo provides as grounds for disciplining a bail bond or general bail bond agent's license "incompetency, misconduct, gross negligence, fraud, or misrepresentation in the performance or duties of the profession licensed or regulated by sections 374.695 to 374.775."

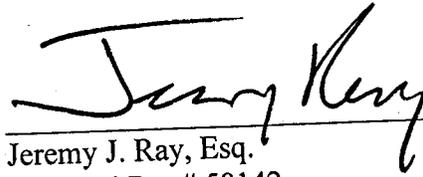
24. Section 374.755.1(3) RSMo provides as grounds for disciplining a bail bond or general bail bond agent's license the "use of fraud, deception, misrepresentation or bribery in securing any license or in obtaining permission to take any examination required pursuant to sections 374.695 to 374.755."

25. The grounds relied upon by the Kansas Department of Insurance to discipline Respondent Saulmon's insurance license are the same or substantially similar to those set forth in Section 374.755.1(5), and as such, grounds for discipline exist under Section 374.755.1(8).

26. The facts underlying the grounds relied upon by the Kansas Department of Insurance to discipline Respondent Saulmon's insurance license would comprise a ground for discipline under Section 374.755.1(3), and as such, grounds for discipline exist under Section 374.755.1(8).

WHEREFORE, Petitioner respectfully requests this Commission find cause to discipline Respondent Saulmon's general bail bond agent's license and now-canceled bail bond agent's license, as well as Respondent Afford Able's now-canceled general bail bond agent's license.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Jeremy Ray", written over a horizontal line.

Jeremy J. Ray, Esq.

Missouri Bar # 58142

Department of Insurance, Financial
Institutions and Professional
Registration

301 West High Street, Room 530

Jefferson City, Missouri 65101

(573) 751-1924

ATTORNEY FOR PETITIONER
Douglas M. Ommen, Director

RECORDER'S CERTIFICATION
JACKSON COUNTY, MISSOURI

03/25/2005 12:01:05 PM

INSTRUMENT TYPE: QCD FEE: \$24.00 2 Pages



INSTRUMENT NUMBER/BOOK & PAGE:

2005K0018367



ROBERT T. KELLY, DIRECTOR OF RECORDS

QUIT CLAIM DEED

THIS DEED, executed on this 1st day of March, 2005, made between **JAMES BUREN** a married person of 2831 Topping, Kansas City, Missouri, ("GRANTOR"), and **AFFORD-ABLE BAIL BONDS, INC.. (GRANTEE)**, and GRANTEE's successors and assigns, of 10001 E 67TH ST, Raytown, Missouri.. 64133

WITNESSETH, that the GRANTOR in consideration of the sum of TEN DOLLARS (\$10.00) AND OTHER VALUABLE CONSIDERATION, to the GRANTOR paid by the GRANTEE, the receipt of which is hereby acknowledged, do by these presents REMISE, RELEASE, AND FOREVER QUIT CLAIM unto the GRANTEE, and said GRANTEE's heirs and assigns, the following land situate in Jackson County, State of Missouri, which is particularly described as follows, to-wit:

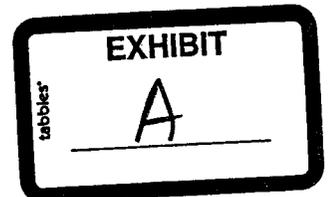
WONDERVIEW HEIGHTS CORR PLAT OF S 50' LOT 35

TO HAVE AND TO HOLD the premises described above, with all and singular, the rights, privileges, appurtenances and immunities thereto belonging or in anywise appertaining unto said GRANTEE and unto said GRANTEE's heirs and assigns forever, so that neither the GRANTOR nor said GRANTORS' assigns or successors nor any other person or organization for said GRANTOR or in said GRANTOR'S behalf shall or will hereafter claim or demand any right or title to the said premises, or any part thereof, but the GRANTOR and all other organizations or persons on said GRANTOR'S behalf shall be excluded and forever barred.

WITNESS THE HAND of said GRANTOR as of the date first above written.

James Buren
JAMES BUREN

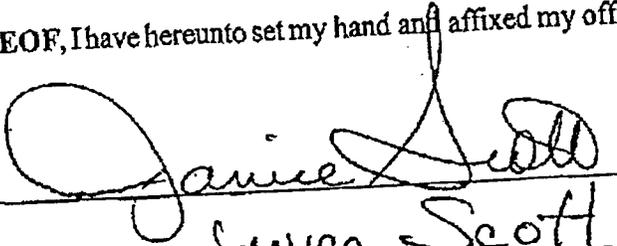
Print Name JAMES BUREN



STATE OF MISSOURI)
) ss
COUNTY OF JACKSON)

ON THIS 1st day of March, 2005, before me personally appeared JAMES BUREN, to me known to be the person(s) described in and who executed the foregoing instrument and acknowledged that she executed the same as her free act and deed.

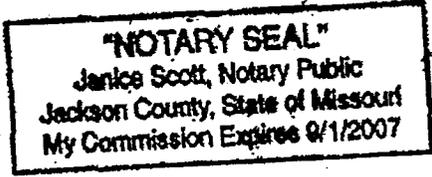
IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal, the day and year first above written.



Notary Public Janice Scott
Print Name

My Commission Expires:

09-01-07



RECORDER'S CERTIFICATION
JACKSON COUNTY, MISSOURI
01/20/2005 01:29:51 PM

INSTRUMENT TYPE: QCD FEE: \$24.00 2 Pages



INSTRUMENT NUMBER/BOOK & PAGE:

2006K0004102



ROBERT T. KELLY, DIRECTOR OF RECORDS

QUIT CLAIM DEED

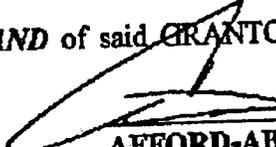
THIS DEED, executed on this 1st day of March, 2005, made between **AFFORD-ABLE BAIL BONDS** a corporation, of 10001 E. 67th, Raytown, Missouri 64133, ("GRANTOR"), and James Buren. (GRANTEE"), and GRANTEE's successors and assigns, of 2831 Topping, Kansas City, Missouri. 6-1128

WITNESSETH, that the GRANTOR in consideration of the sum of TEN DOLLARS (\$10.00) AND OTHER VALUABLE CONSIDERATION, to the GRANTOR paid by the GRANTEE, the receipt of which is hereby acknowledged, do by these presents REMISE, RELEASE, AND FOREVER QUIT CLAIM unto the GRANTEE, and said GRANTEE's heirs and assigns, the following land situate in Jackson County, State of Missouri, which is particularly described as follows, to-wit:

WONDERVIEW HEIGHTS CORR PLAT OF S 50' LOT 35

TO HAVE AND TO HOLD the premises described above, with all and singular, the rights, privileges, appurtenances and immunities thereto belonging or in anywise appertaining unto said GRANTEE and unto said GRANTEE's heirs and assigns forever; so that neither the GRANTOR nor said GRANTORS' assigns or successors nor any other person or organization for said GRANTOR or in said GRANTOR'S behalf shall or will hereafter claim or demand any right or title to the said premises, or any part thereof, but the GRANTOR and all other organizations or persons on said GRANTOR'S behalf shall be excluded and forever barred.

WITNESS THE HAND of said GRANTOR as of the date first above written.


President for the Corporation
AFFORD-ABLE BAIL BONDS, INC.

President, Cynthia Saulmon

Print Name Cynthia Saulmon



STATE OF MISSOURI)
) ss
COUNTY OF JACKSON)

ON THIS 1st day of March, 2005, before me personally appeared Cynthia Saulmon, to me known to be the person(s) described in and who executed the foregoing instrument and acknowledged that she executed the same as her free act and deed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal, the day and year first above written.

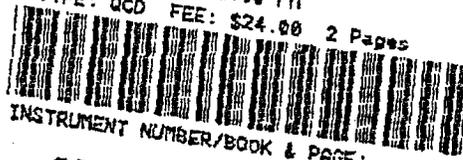
Janice Scott
Notary Public Janice Scott
Print Name

My Commission Expires:

09-01-07



RECORDER'S CERTIFICATION
JACKSON COUNTY, MISSOURI
03/25/2005 12:01:05 PM
INSTRUMENT TYPE: QCD FEE: \$24.00 2 Pages



INSTRUMENT NUMBER/BOOK & PAGE:

2005K0018368

ROBERT T. KELLY, DIRECTOR OF RECORDS

QUIT CLAIM DEED

THIS DEED, executed on this 1st day of March, 2005, made between JAMES R. BUREN a married person, of 2204 E. 79th St. Kansas City, Missouri, ("GRANTOR"), and AFFORD-ABLE BAIL BONDS, INC. (GRANTEE"), and GRANTEE's successors and assigns, of 10001 E. 67th, Raytown, Missouri 64133

WITNESSETH, that the GRANTOR in consideration of the sum of TEN DOLLARS (\$10.00) AND OTHER VALUABLE CONSIDERATION, to the GRANTOR paid by the GRANTEE, the receipt of which is hereby acknowledged, do by these presents REMISE, RELEASE, AND FOREVER QUIT CLAIM unto the GRANTEE, and said GRANTEE's heirs and assigns, the following land situate in Jackson County, State of Missouri, which is particularly described as follows, to-wit:

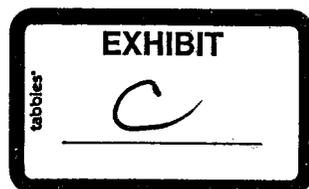
MARLBOROUGH HEIGHTS, W 47' OF E 115.31' MOL OF TH
PT OF LOTS 707 & 708 LY S OF US 71 HWY (MEAS ON S LI
OF LOT 708)

TO HAVE AND TO HOLD the premises described above, with all and singular, the rights, privileges, appurtenances and immunities thereto belonging or in anywise appertaining unto said GRANTEE and unto said GRANTEE's heirs and assigns forever; so that neither the GRANTOR nor said GRANTORS' assigns or successors nor any other person or organization for said GRANTOR or in said GRANTOR'S behalf shall or will hereafter claim or demand any right or title to the said premises, or any part thereof, but the GRANTOR and all other organizations or persons on said GRANTOR'S behalf shall be excluded and forever barred.

WITNESS THE HAND of said GRANTOR as of the date first above written.

JAMES R. BUREN

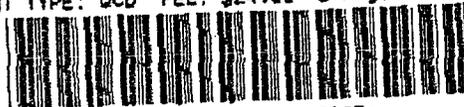
Print Name James R. Buren



RECORDER'S CERTIFICATION
JACKSON COUNTY, MISSOURI

01/20/2006 01:29:51 PM

INSTRUMENT TYPE: QCD FEE: \$24.00 2 Pages



INSTRUMENT NUMBER/BOOK & PAGE:

2006K0004101

ROBERT T. KELLY, DIRECTOR OF RECORDS

QUIT CLAIM DEED

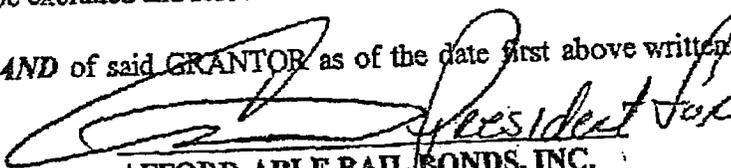
THIS DEED, executed on this 15th day of March, 2005, made between **AFFORD-ABLE BAIL BONDS** a corporation, of 10001 E. 67th, Raytown, Missouri 64133, ("GRANTOR"), and James R. Buren. (GRANTEE"), and GRANTEE's successors and assigns, of 2204 E. 79th St., Kansas City, Missouri. 64129

WITNESSETH, that the GRANTOR in consideration of the sum of TEN DOLLARS (\$10.00) AND OTHER VALUABLE CONSIDERATION, to the GRANTOR paid by the GRANTEE, the receipt of which is hereby acknowledged, do by these presents REMISE, RELEASE, AND FOREVER QUIT CLAIM unto the GRANTEE, and said GRANTEE's heirs and assigns, the following land situate in Jackson County, State of Missouri, which is particularly described as follows, to-wit:

**MARLBOROUGH HEIGHTS, W 47' OF E 115.31' MOL OF TH
PT OF LOTS 707 & 708 LY S OF US 71 HWY (MEAS ON S LI
OF LOT 708)**

TO HAVE AND TO HOLD the premises described above, with all and singular, the rights, privileges, appurtenances and immunities thereto belonging or in anywise appertaining unto said GRANTEE and unto said GRANTEE's heirs and assigns forever, so that neither the GRANTOR nor said GRANTORS' assigns or successors nor any other person or organization for said GRANTOR or in said GRANTOR'S behalf shall or will hereafter claim or demand any right or title to the said premises, or any part thereof, but the GRANTOR and all other organizations or persons on said GRANTOR'S behalf shall be excluded and forever barred.

WITNESS THE HAND of said GRANTOR as of the date first above written.


AFFORD-ABLE BAIL BONDS, INC.

President, Cynthia Saulmon

Print Name CYNTHIA SAULMON

EXHIBIT

tabbler

D

STATE OF MISSOURI)
) ss
COUNTY OF JACKSON)

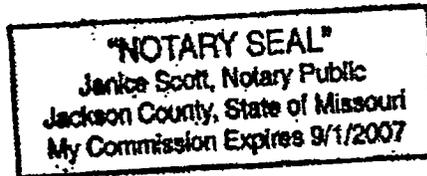
ON THIS 1st day of March, 2005, before me personally appeared JAMES R. BUREN, to me known to be the person(s) described in and who executed the foregoing instrument and acknowledged that she executed the same as her free act and deed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal, the day and year first above written.

Janice Scott
Notary Public Janice Scott
Print Name

My Commission Expires:

09-01-07



Property Documents from
Bail Bondsmen Qualification Packet
of Afford-able Bail Bonds, Inc.

January, 2006

Jackson County, Missouri



GENERAL AFFIDAVIT OF QUALIFICATION OF GENERAL BAIL BONDSMEN
(Property Qualified)

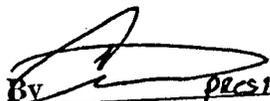
STATE OF MISSOURI)

ss.)

COUNTY OF JACKSON)

IN THE COUNTY COURT WITHIN AND FOR THE SAID COUNTY

I, Cynthia L. Saulmon, President of Afford-Able Bail Bonds, Inc. being desirous from time to time of signing various bail bonds in this court during the month next following the filing of this affidavit and questionnaire, do hereby upon my oath state that I have read over and have carefully answered each of the questions in the following questionnaire, and that the answers to the same are true, and that I have made the same for the purpose of establishing my qualifications to sign such bonds; and that I have, in addition to signing and swearing of this affidavit, affixed my signature at the end of the questionnaire for the purpose of identification and to guarantee the genuineness and truthfulness thereof.

By  *President for Afford-Able Bail Bonds, Inc.*
(circle one) Individual Corporate officer
Partner LLC owner or manager

Subscribed and sworn to before me this 3 day of January 2006


NOTARY PUBLIC
My commission Expires: 6-23-06

CAROLYN SUE MANLEY
Notary Public - Notary Seal
STATE OF MISSOURI
Jackson County
My Commission Expires 6-23-06

QUESTIONNAIRE

1.State your name: Cynthia L. Saulmon

2. State your age: 47

3.State your marital status:

Married

Divorced

Single

4.State name of husband or wife: Vincent Saulmon

5.Give your present resident address: 8710 nw 83rd, Kansas City, Missouri 64152

6.How long have you lived at this address? Since December 2005

Give your address immediately prior to moving to the present address: 2921 Brwn Mawr, Independence, Missouri 64057

8.Have you ever been convicted of a criminal offense in the courts of this or any other state or of the United States or of any foreign country (conviction of violations of municipal ordinances not included)? No

9.Are you an attorney at law duly admitted to practice by the Supreme Court of this state? No

10.Have you ever been so licensed and later disbarred or suspended? No

11.Are you a party upon any bail bond in any court of this or any other state or territory of the United States, which after being forfeited, remains unpaid or unsatisfied? No

Have you written any bail bond as the agent of any surety in any court of this state or any other state or territory of the United States, which after being forfeited, remains unpaid or unsatisfied? No

Have you acted as a director, officer or stockholder of any company or corporate surety which posted a bail bond in any court of this state or any other state or territory of the United States, where the bond, after being forfeited remains unpaid or unsatisfied? No

12.List here an inventory of all real estate of which you are the sole legal and equitable owner:

Tract One:

- A. Legal Description:** DE GROFF PLACE
LOTS 31 & 32 BLK 2
- B. City, zone, street and street number:** 3129 GRAND, KANSAS CITY MISSOURI
- C. Description of all improvements thereon:**
General
- D. Appraised (fair market) valuation at last count assessment:** \$176,000.00
- E. Assessed valuation at the last assessment:** \$33,440.00
- F. Any encumbrances with amounts and names of persons holding the same (mortgages, mechanics' liens, tax liens, tax liens and other liens):** NONE

Tract Two:

- A. Legal Description:** Lot 18 and all of that part of Lot 19, Red Bridge Estates, a subdivision in Kansas City, Jackson County, Missouri, described as follows: Beginning at the Northwest corner of Lot 19, thence East along the North line of Lot 19 a distance of 75 feet; thence South in a straight line and parallel to the West line of Lot 19 to a point in the South of Lot 19; thence Northwesterly along the Southerly line of Lot 19 to the Southwest corner of Lot 19; thence North along the Southerly line of Lot 19 to the Southwest corner of Lot 19; thence North along the West line of Lot 19 to the point of beginning.
- B. City, zone, street and street number:** 2500 RED BRIDGE TERRACE, KANSAS CITY, MISSOURI
- C. Description of all improvements thereon:** General
- D. Appraised (fair market) valuation at last county assessment:** \$242,398.00
- E. Assessed valuation at the last assessment:** \$46,056.00
- F. Any encumbrances with amounts and names of persons holding the same (mortgages, mechanics' liens, tax liens, tax liens and other liens):** Yes, Northwest American Savings Bank

Tract Three:

- A. Legal Description:** All that part of Lots 707 and 708, MARLBOROUGH HEIGHTS, a subdivision in Kansas City, Jackson County, Missouri, described as follows: Beginning at a point on the South line of said Lot 708, 115.31 feet West of the Southeast corner thereof,

measured along said South line: thence Northeasterly to a point on the Southwesterly line of U.S. Highway #71, that is 119.92 feet Northwesterly of the East line of said Lot 708, measured along said Southwesterly Highway line; thence Southeasterly along said Southwesterly Highway line 48.898 feet; thence Southwesterly to a point on the South line of said Lot 708 which is 68.31 feet West of the Southeast corner thereof; thence West along said South line to the point of beginning.

B. City, zone, street and street number 2204 E. 79th Street, Kansas City, Missouri

C. Description of all improvements thereon: General

D. Appraised (fair market) valuation at last county assessment: 30,451.00

E. Assessed valuation at the last assessment: \$5,785.00

F. Any encumbrances with amounts and names of persons holding the same (mortgages, mechanics' liens, tax liens, tax liens and other liens): NONE

Tract Four:

A. Legal Description: The South 50 feet of lot 35, CORRECTED PLAT OR WONDERVIEW HEIGHTS, a subdivision in Kansas City, Jackson County, Missouri. Subject to easements, restrictions, reservations, and covenants, if any of record.

B. City, zone, street and street number: 2831 Topping, Kansas City, Missouri

C. Description of all improvements thereon: General

D. Appraised (fair market) valuation at last county assessment: \$ 27,495.00

E. Assessed valuation at the last assessment: \$5,224.00

F. Any emcumbrances with the amounts and names of persons holding the same (mortgages, mechanics liens, tax liens, tax leins and other liens) NONE

(If there is insufficient space for all of your real estate held give the same information as to additional tracts on a separate attached sheet.)

NOTE: Do not in the foregoing blank list any property which you and your wife own as tenants by the entirety or joint tenants and do not list any property in which you own only a life estate or a remainder.

13.If any of the above real estate is subject to a lease for longer than two years, state name of the lessee, term of lease and amount of rental. No

14.Give here and inventory of cash assets or those assets equivalent to cash: N/A

15.If any of the such personal property is subject to any encumbrance or liens, state the nature and amount of the same and by whom held. None

16.Has any federal tax lien been filed against you? No

17.State the approximate amount of your outstanding debts, other than those scheduled above: None

18.List all bail bonds upon which you are surety and which are now outstanding, specifying separately the amount of each bond, the name of the defendant, the offense with which he is charged, the court in which the prosecution against him is pending, and the name of the attorney-in-fact writing the bond. This list may be attached and incorporated by reference but you are certifying to this Court by executing this affidavit that the list is accurate and complete and that the total of these bonds is \$1,611,105.00

19.State whether or not you or anyone for you or in your behalf has received or been promised any consideration or security for suretyship herein, and, if so, the nature and amount thereof and the name of the person or persons by whom such promise was made or from whom such security or consideration was received. None

I affix my signature at the end of this questionnaire for the purpose of identification and to guarantee the genuineness and truthfulness of thereof.

By  *president for Affordable Bail Bonds Inc*
(circle one) Individual ~~Corporate officer~~
Partner LLC owner or manager

502

AFFORD-ABLE BAIL BONDS
P.O. BOX 18309
10001 E. 67th Raytown Rd
Raytown, Missouri 64133
816-781-2245
CLAY COUNTY MISSOURI

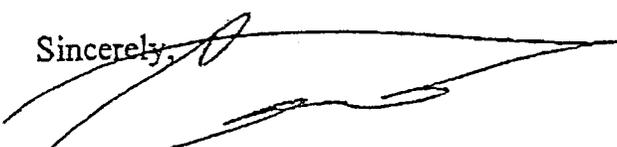
Afford-Able Bail Bonds, Incorporated, being desirous of posting bail bonds in your court during the month that this packet is filed, does submit to you this qualification packet for that purpose.

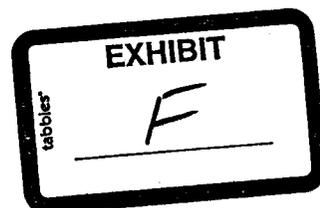
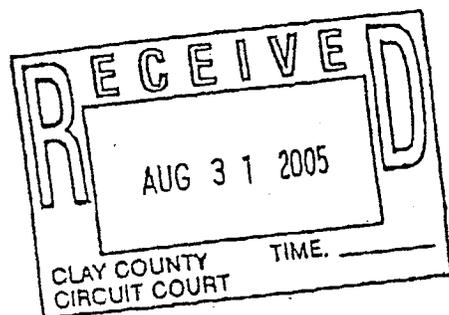
If you have any questions please contact Cindy Saulmon at 816-737-2265.

The agents that will be writing in your county are as follows:

Melissa Ann Billingsley
Byron Lorenzo Bolden
David Lawrence Eskelin
Russell Shawn Johnson
James Riggs Lovell
Linda L Keller
Tamara Patricia McGee
Thomas Charles McGee, Sr
Mia Charmaria Perez
Cynthia L. Saulmon
Debra S Schoen
Janice M. Scott

Sincerely,


Cindy Saulmon
President



INITIAL OR SEMI-ANNUAL QUESTIONNAIRE

(When attachments are used because of insufficient space, please clearly number the attachment with the corresponding request for information.)

1. Personal information about person submitting affidavit.

- a. Full name: Cynthia L. Saulmon
- b. Date of birth: July 27, 1958
- c. Social Security Number: 497-68-4948
- d. Marital status with full name of spouse, if appropriate: Married Vincent Saulmon
- e. Address over last five years with dates:
 - 1. 2921 Bryn Mawr, Independence, Mo 64057 AUG 03 TO PRESENT
 - 2. 338 John Ross, Belton, MO 64012 JULY 02 TO AUG 03
 - 3. 9312 Lewis, Kansas City, Mo 64138 JAN 99 TO JULY 02

2. The person submitting this affidavit on behalf of the General Bail Bond Agent named below is an Officer of a corporate General Bail Bond Agent. If so, state the office held
President

3. The General Bail Bond Agent's name as it appears on the license:
Afford-Able Bail Bonds, Incorporated

4. The date the General Bail Bond Agent's License expires: August 27, 2007

5. It is understood that the Circuit Clerk is the agent of the General Bail Bond Agent upon whom may be served any notice, motion, pleading or process having to do with any proceedings for the forfeiture of bonds, or reducing to judgment any bond, signed by the General Bail Bond Agent or any employee Bail Bond Agents. Information as to the person to whom such materials should be mailed by regular mail by the Clerk is as follows:

Name: Cynthia Saulmon
 Relationship to General Bail Bond Agent: President
 Address P.O. Box 18309, Raytown, Missouri 64133

6. Is the General Bail Bond Agent a surety upon any bail bond in any court, anywhere which after being forfeited and judgment entered thereon, the judgment remains unsatisfied? No.

7. Are there any outstanding judgments of any kind against the General Bail Bond Agent which remain unpaid or unsatisfied? No If so, by separate attachment provide a detailed explanation as to each such judgment.
8. Attach a Power of Attorney and Authorization to Execute Certain Documents which lists the Bail Bond Agents employed by the General Bail Bond Agent who are authorized to sign bail bonds for the General Bail Bond Agent in Clay County. Use the form provided by the Circuit Clerk's Office.
9. By attachment, provide copies of the license of the General Bail Bond Agent and each Bail Bond Agent listed pursuant to Section 8, including that part of each Bail Bond Agents license which shows the General Bail Bond Agent for whom he or she can Sign bonds.
10. By attachment, provide an alphabetical list of the Bail Bond Agents named pursuant to Section 8 which includes the social security number of each agent and the date the Agent's Bail Bond Agent's license will expire.
11. By attachment, corporate General Bail Bond Agents shall provide a certificate of good standing from the Missouri Secretary of State issued within the last six months.
12. If the General Bail Bond Agent does business in anything other than the correct name of the individual, corporation, partnership or LLC which holds the license, attach a copy of the registration of a fictitious name with the Missouri Secretary of State, and state the fictitious name used.
13. Will the General Bond Agent and any employee Bail Bond Agents charge money to sign bail bonds for others? Yes
14. **PROPERTY QUALIFIED GENERAL BAIL BOND AGENTS ONLY:**
State the total amount of the bail bonds you have outstanding. \$ 1,415,644.00
By attachment, list all bail bonds upon which the General Bail Bond Agent is the surety and which are now outstanding, specifying separately the amount of each bond, the name of the defendant, the offense with which the defendant is charged and the court in which the prosecution against the defendant is pending.

(Property qualified General Bail Bond Agents need not answer Nos. 15 and 16. Only surety qualified Agents need answer.)

15. General Bail Bond Agents who wish to qualify as Surety Bail Bond Agents shall attach copies of one or more Powers of Attorney by which the insurer authorizes the General Bail Bond Agent and all of the Bail Bond Agents employed by the General Bail Bond Agent to sign bail bonds in Clay County to execute or countersign bail bonds on behalf of the insurer in judicial proceedings.

16. General Bail Bond Agents who answer Section 15 should also attach a certificate of good standing issued within the last six months by which the Missouri Secretary of State certified that the insurer is qualified to do surety business in Missouri and to execute or countersign bail bonds in judicial proceedings.

(Only property qualified General Bail Bond Agents need to answer Nos. 17 through 24.)

17. General Bail Bond Agents who own real estate should list by separate attachment those parcels which the Agent wants the court to consider as part of the Agent's net assets subject to execution in the state of Missouri which qualify the Agent for approval. With respect to each parcel provide the following information:

Parcel 1

- a. Using the last deed which conveyed interest in the property for therein source, quote the names of all grantees (disregard any deed of trust which secures a note covered in sub-section h, below) and attach a copy.
- b. Specific complete legal description: Lot 31 and 32, block 2 De Groff Place subdivision of Kansas City, County of Jackson, Missouri.
- c. Specific address, if any. 3129 and 3131 Grand, Kansas City, Missouri.
- d. Describe improvements. General improvements
- e. State amount of current assessed valuation and attach a copy. \$176,000
- f. Classification used by Assessor to reduce actual value to assessed valuation (Residential)
- g. Assessor's actual value \$33,440
- h. Describe all leases and/or encumbrances, giving rental, lease terms, current debt, and names of persons holding each leased/or encumbrance. (Mortgages, notes secured by deed of trust, or any the of recorded lien.)

NOTE: The property listed in this section must have been conveyed to the General Bail Bond Agent. The only exception is that a partner's individual property may also be listed for a partnership agent. Inclusion of a spouse on the deed disqualifies the property. Corporate agents may not list property owned by officers or directors.

Parcel 2

- a. Using the last deed which conveyed interest in the property for therein source, quote the names of all grantees (disregard any deed of trust which secures a note covered in sub-section h, below) and attach a copy.
- b. Specific complete legal description: Red Bridge Estates all lot 18 & W 75' Lot 19 MEAS on N LI
- c. Specific address, if any. 2500 Red Bridge Terr, Kansas City, Missouri 64131.
- d. Describe improvements. General improvements
- e. State amount of current assessed valuation and attach a copy. \$242,398.
- f. Classification used by Assessor to reduce actual value to assessed valuation (Residential)
- g. Assessor's actual value \$46,056.00
- h. Describe all leases and/or encumbrances, giving rental, lease terms, current debt, and names of persons holding each leased/or encumbrance.

Current debt \$126,000.00

Held by North American Savings

(Mortgages, notes secured by deed of trust, or any the of recorded lien.)
NOTE: The property listed in this section must have been conveyed to the General Bail Bond Agent. The only exception is that a partner's individual property may also be listed for a partnership agent. Inclusion of a spouse on the deed disqualifies the property. Corporate agents may not list property owned by officers or directors.

Parcel 3

- a. Using the last deed which conveyed interest in the property for therein source, quote the names of all grantees (disregard any deed of trust which secures a note covered in sub-section h, below) and attach a copy.
- b. Specific complete legal description: All part of Lots 707 and 708 MARLBOROUGH HEIGHTS, a subdivision in Kansas City, Jackson County, Missouri.
- d. Specific address, if any. 2204 E. 79th Street, Kansas City, Missouri.
- d. Describe improvements. General improvements
- e. State amount of current assessed valuation and attach a copy. \$30,451.00.
- f. Classification used by Assessor to reduce actual value to assessed valuation (Residential)
- g. Assessor's actual value \$5,785.00
- h. Describe all leases and/or encumbrances, giving rental, lease terms,

current debt, and names of persons holding each leased/or encumbrance.

None

(Mortgages, notes secured by deed of trust, or any the of recorded lien.)
NOTE: The property listed in this section must have been conveyed to the General Bail Bond Agent. The only exception is that a partner's individual property may also be listed for a partnership agent. Inclusion of a spouse on the deed disqualifies the property. Corporate agents may not list property owned by officers or directors.

Parcel 4

- a. Using the last deed which conveyed interest in the property for therein source, quote the names of all grantees (disregard any deed of trust which secures a note covered in sub-section h, below) and attach a copy.
- b. Specific complete legal description: The South 50 feet of Lot 35, CORRECTED PLAT OF WONDERVIEW HEIGHTS, a subdivision in Kansas City, Jackson County, Missouri.
- e. Specific address, if any. 2831 Topping, Kansas City, Missouri.
- d. Describe improvements. General improvements
- e. State amount of current assessed valuation and attach a copy. \$27,495.00
- f. Classification used by Assessor to reduce actual value to assessed valuation (Residential)
- g. Assessor's actual value \$5,224.00
- h. Describe all leases and/or encumbrances, giving rental, lease terms, current debt, and names of persons holding each leased/or encumbrance.

None

(Mortgages, notes secured by deed of trust, or any the of recorded lien.)
NOTE: The property listed in this section must have been conveyed to the General Bail Bond Agent. The only exception is that a partner's individual property may also be listed for a partnership agent. Inclusion of a spouse on the deed disqualifies the property. Corporate agents may not list property owned by officers or directors.

18. State the total value (using the values state in Section 17) of all parcels listed in Section 17:

Parcel 1

	\$ 176,000
State total encumbrances	\$ -0-
Subtract to get total net value:	\$ 176,000

Parcel 2

	\$	<u>242,398.00</u>
State total encumbrances	\$	<u>126,000.00</u>
Subtract to get total net value:	\$	<u>116,398.00</u>

Parcel 3

	\$	<u>30,451.00</u>
State total encumbrances	\$	<u>-0-</u>
Subtract to get total net value:	\$	<u>30,451.00</u>

Parcel 4

	\$	<u>27,495.00</u>
State total encumbrances	\$	<u>-0-</u>
Subtract to get total net value:	\$	<u>27,495.00</u>

19. General Bail Bond Agents who want real estate parcels other than parcels solely owned by the Agent (or a partner) to be considered as property which qualifies the Agent should, with respect to each such parcel, give the information required in a through h in Section 17, and provide a copy of the recorded instrument which allows the parcel to be subject of an execution and Sheriff's sale in the State of Missouri to satisfy a judgment against the General Bail Bond Agent on a bail bond.

20. State the total actual value (using the values stated in Section 19) of all parcels listed in Section 19

State total encumbrances:	\$	<u> </u>
	\$	<u> </u>
Subtract to get total net value:	\$	<u> </u>

21. General Bail Bond Agents who own non-exempt personal property should list by separate attachment those items of personal property which the Agent wants the court to consider as part of the Agent's net assets subject to execution in the state of Missouri which qualify the agent of approval. Listing of property will be a waiver of

exemption with respect to such property. Do not list clothes, jewelry or cars.
For each item listed, provide the following information:

- a. Country Club Bank CD in the name of Afford-Able Bail Bonds Inc
- b. current fair market values \$10,000.00
- c. purchase price or value when acquired \$10,000.00
- d. date of acquisition August 19, 2003
- e. give complete information as to any debt the property secures none

NOTE: The property listed in this section must be limited to that owned by the General Bail Bond Agent alone, or a partner. Corporate agents may not list property owned by officers or directors. Individual agents and partners may not list property owned with another, even a spouse.

22. State the total current fair market value (as state in Section 21) of the items of personal property listed in section 21:

	\$	<u>10,000</u>
State total secured debt	\$	<u>-0-</u>
Subtract to get total net value:	\$	<u>10,000</u>

23. General Bail Bond Agents who want personal property other than property solely owned by the Agent to be considered as property which qualifies the Agent should with the respect to each item, give the information required in a through e in Section 21, and provide a copy of the agreement which allows the item to be the subject of an execution and Sheriff's sale in the State of Missouri to satisfy a judgment against the General Bail Bond Agent on a bail bond.

24. State the total current fair market value (as stated in Section 23) of the items of personal property listed in Section 23:

State total encumbrances:	\$	_____
	\$	_____
Subtract to get total net value:	\$	_____



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 - Inspections
 - E-Filing
 - Glossary of Terms

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- Recreation
- Community
- Business
- Services Online
- News

Tax Search - Parcel Details

Data Current as of 8/26/2005

Parcel Number: 65-140-01-19-00-0-00-000
 Owner Name: AFFORD ABLE BAIL BONDS INC
 Location: 2500 RED BRIDGE TER , KANSAS CITY
 Mailing Address: 10001 E 67TH ST KANSAS CITY, MO 64133-5218
 To Make Changes See Below:

Tax Code Area: 012 - View agency levies
 Property Class: Residential Improved
 Property Description: RED BRIDGE ESTATES ALL LOT 18 & W 75' LOT 19 MEAS ON N LI

No Sale Information Available

Values:	Appraised:	Assessed:	Exemption:
2005	\$242,398	\$46,056	

Taxes are base tax only and do not include penalty and interest.

Taxes:	Billed:	Unpaid:
2004	\$2,952.88	\$0.00
2003	\$2,925.87	\$0.00
2002	\$2,440.56	\$0.00
2001	\$2,421.27	\$0.00
2000	\$2,373.44	\$0.00
1999	\$2,363.81	\$0.00
1998	\$2,105.44	\$0.00

CLICK BELOW TO REQUEST CHANGES TO A REAL ESTATE ACCOUNT

Mailing Address	Name	Property

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 - Inspections
 - E-Filing
 - Glossary of Terms

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- Recreation
- Community
- Business
- Services Online
- News

Tax Search - Parcel Details

Data Current as of 8/26/2005

Parcel Number: 28-720-05-07-00-0-00-000
 Owner Name: AFFORD-ABLE BAIL BONDS INC
 Location: 2831 TOPPING , KANSAS CITY
 Mailing Address: 10001 E 67TH ST KANSAS CITY, MO 64133
 To Make Changes See Below:

Tax Code Area: 001 - View agency levies
 Property Class:
 Property Description: WONDERVIEW HEIGHTS CORR PLAT OF S 50' OF LOT 35

No Sale Information Available

Values:	Appraised:	Assessed:	Exemption:
2005	\$27,495	\$5,224	

Taxes are base tax only and do not include penalty and interest.

Taxes:	Billed:	Unpaid:
2004	\$358.98	\$0.00
2003	\$358.65	\$0.00
2002	\$328.11	\$0.00
2001	\$327.27	\$0.00
2000	\$328.08	\$0.00
1999	\$334.62	\$0.00
1998	\$337.49	\$0.00

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Current RFPs

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Mailing Address	Name	Property

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- Government
- Recreation
- Community
- Business
- Services Online
- News
- Parks & Recreation**
on-line registration >>>

Tax Search - Parcel Details

Data Current as of 8/26/2005

Parcel Number: 47-710-15-06-00-0-00-000
 Owner Name: AFFORDABLE BAIL BONDS INC
 Location: 2204 E 79TH ST , KANSAS CITY
 Mailing Address: PO BOX 18309 RAYTOWN , MO 64133
 To Make Changes See Below:

Tax Code Area: 001 - View agency levies
 Property Class: Residential Improved
 Property Description: MARLBOROUGH HEIGHTS
 W 47' OF E 115.31' MOL OF TH PT OF LOTS 707 & 708 LY
 S OF
 US 71 HWY (MEAS ON S LI OF LOT 708)

No Sale Information Available

Values:	Appraised:	Assessed:	Exemption:
2005	\$30,451	\$5,785	

Taxes are base tax only and do not include penalty and interest.

Taxes:	Billed:	Unpaid:
2004	\$420.92	\$0.00
2003	\$420.54	\$0.00
2002	\$410.00	\$0.00
2001	\$410.40	\$0.00
2000	\$399.41	\$0.00
1999	\$397.90	\$0.00
1998	\$369.59	\$0.00

CLICK BELOW TO REQUEST CHANGES TO A REAL ESTATE ACCOUNT

Mailing Address	Name	Property
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To Results Page New Search

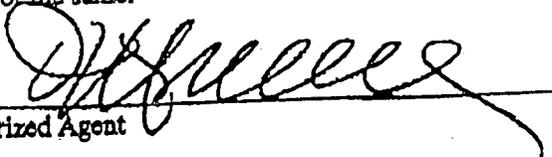
search
county records
online >>>

Current RFPs

11. **Easements or Other Encumbrances:**

a. None, except those shown on the recorded plat.

12. **Terms and Conditions of this Report:** The information contained in this report is obtained from the public land records of Jackson County, Missouri. Neither Guarantee Title Insurance Company nor Gerald W. Furnell, LLC make any warranty as to the accuracy of said public record information or the information contained in this report. This search is a RECORD SEARCH ONLY. As this report is furnished for a nominal fee, the liability of Guarantee Title Insurance Company and Gerald W. Furnell, LLC is limited to the amount paid for the same.


Authorized Agent

GERALD W. FURNELL, LLC
ATTORNEYS AT LAW

Lee's Summit Office
104 SE Hartridge
Lee's Summit, Missouri 64063
(816) 554-3311
FAX (816) 554-3316

Gerald W. Furnell
Ronald L. Jurgeson*

Post Office Box 1215
Lee's Summit, Missouri 64063

Sedalia Office
201 W Third Street
Sedalia, Missouri 65301
(660) 829-1999
FAX (660) 827-2027

*Of Counsel-Admitted in Missouri and Kansas

Guarantee Title Insurance Company
Ownership and Encumbrance Report

Order No. 05-0003-AB **Applicant:** Afford-Able Bail Bonds, Inc.
Date Ordered: August 24, 2005 **Address:** 2500 Red Bridge
Kansas City, MO
Effective Date: August 19, 2005 **County:** Jackson
Proposed Insured: NONE

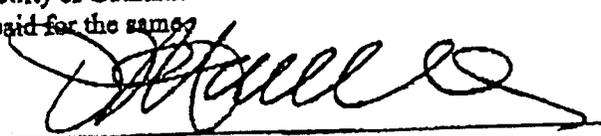
1. The estate or interest in the land described in number two below is a fee simple and title thereto is, at the effective date hereof, vested in:

Afford-Able Bail Bonds, Inc., A Missouri Corporation, by instrument filed as Document No. 2004K-0056045.

2. **Legal Description:** Lot 18 and the West 75 feet of Lot 19, Red Bridge Estates, a subdivision in Kansas City, Jackson County, Missouri
3. **Taxes:** Taxes for the year 2004, and all prior years are paid
4. **Association Dues:** NONE
5. **Property Address:** 2500 Red Bridge
Kansas City, MO
6. **Mortgages:** The property is encumbered by a Deed of Trust in the original amount of \$126,000.00 in favor of North American Savings Bank F.S.B., dated March 10, 1999 and recorded March 15, 1999, in the office of the Jackson County Recorder of Deeds as Document No. 1999K 0013956.
7. **Judgements/Liens:** NONE FOUND

8. *Mechanic's Liens:* NONE
9. *Tax Liens:* NONE
10. *Requests for Notice of Foreclosure:* NONE
11. *Easements or Other Encumbrances:*
- a. None, except those shown on the recorded plat.

12. *Terms and Conditions of this Report:* The information contained in this report is obtained from the public land records of Jackson County, Missouri. Neither Guarantee Title Insurance Company nor Gerald W. Furnell, LLC make any warranty as to the accuracy of said public record information or the information contained in this report. This search is a RECORD SEARCH ONLY. As this report is furnished for a nominal fee, the liability of Guarantee Title Insurance Company and Gerald W. Furnell, LLC is limited to the amount paid for the same.



Authorized Agent

GERALD W. FURNELL, LLC
ATTORNEYS AT LAW

Lee's Summit Office
108 SE Euclid
Lee's Summit, Missouri 64063
(816) 534-3311
FAX (816) 534-3316

Gerald W. Furnell
Ronald L. Jurgason*

Post Office Box 1215
Lee's Summit, Missouri 64063

Sedalia Office
201 W Third Street
Sedalia, Missouri 65301
(660) 829-1999
FAX (660) 827-2027

*Of Counsel-Admitted in Missouri and Kansas

Guarantee Title Insurance Company
Ownership and Encumbrance Report

Order No. 05-0002-AB **Applicant:** Afford-Able Bail Bonds, Inc.
Date Ordered: August 24, 2005 **Address:** 2831 Topping
Kansas City, MO
Effective Date: August 19, 2005 **County:** Jackson
Proposed Insured: NONE

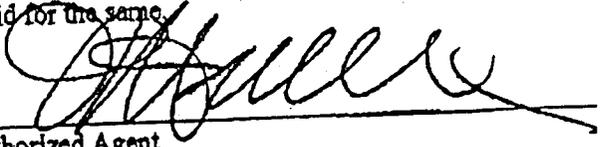
1. The estate or interest in the land described in number two below is a fee simple and title thereto is, at the effective date hereof, vested in:

Afford-Able Bail Bonds, Inc., A Missouri Corporation, by instrument filed as Document No. 2005K-0039086.

2. **Legal Description:** The South 50 feet of lot 35, CORRECTED PLAT OR WONDERVIEW HEIGHTS, a subdivision in Kansas City, Jackson County, Missouri. Subject to easements, restrictions, reservations, and covenants, if any of record.
3. **Taxes:** Taxes for the year 2004, and all prior years are paid
4. **Association Dues:** NONE
5. **Property Address:** 2831 Topping
Kansas City, MO
6. **Mortgages:** NONE
7. **Judgements/Liens:** NONE FOUND
8. **Mechanic's Liens:** NONE

10. *Tax Liens:* NONE
11. *Requests for Notice of Foreclosure:* NONE
12. *Easements or Other Encumbrances:*
- a. None, except those shown on the recorded plat.

13. *Terms and Conditions of this Report:* The information contained in this report is obtained from the public land records of Jackson County, Missouri. Neither Guarantee Title Insurance Company nor Gerald W. Furnell, LLC make any warranty as to the accuracy of said public record information or the information contained in this report. This search is a RECORD SEARCH ONLY. As this report is furnished for a nominal fee, the liability of Guarantee Title Insurance Company and Gerald W. Furnell, LLC is limited to the amount paid for the same.


Authorized Agent

ASSURED QUALITY TITLE COMPANY

1001 Walnut
Kansas City, Missouri 64106
Phone No.: 816-221-2880
Facsimile No.: 816-221-2884

OWNERSHIP AND ENCUMBRANCE REPORT

OE69677

1. **EFFECTIVE DATE:** August 9, 2005 at 08:00 AM

2. **RECORD TITLE INFORMATION:** The last conveyance document of record shows as its grantee:

Affordable Bail Bonds, Inc.

3. **LEGAL DESCRIPTION**

All that part of Lots 707 and 708, MARLBOROUGH HEIGHTS, a subdivision in Kansas City, Jackson County, Missouri, described as follows: Beginning at a point on the South line of said Lot 708, 115.31 feet West of the Southeast corner thereof, measured along said South line; thence Northeasterly to a point on the Southwesterly line of U.S. Highway #71, that is 119.92 feet Northwesterly of the East line of said Lot 708, measured along said Southwesterly Highway line; thence Southeasterly along said Southwesterly Highway line 48.88 feet; thence Southwesterly to a point on the South line of said Lot 708 which is 68.31 feet West of the Southeast corner thereof, thence West along said South line to the point of beginning.

4. **REAL ESTATE TAXES:** We find the following real estate and special assessment taxes:

2004 and prior years State, County and City Taxes are paid.
2004 Amount - \$420.92, paid.
Tax ID No.: 47-710-15-06

Per the tax records the address is: 2204 E. 79th St., Kansas City, MO

5. **ENCUMBRANCES:** We find the following encumbrances of record affecting these premises:

a. NONE

6. **JUDGMENTS:** We find the following judgments filed against the last grantee of affecting these premises:

a. NONE

Date: August 24, 2005

The above information was compiled from public records. It is expressly understood that this is not a Title Insurance Policy and should not be relied upon as such. The liability provided by this Ownership and Encumbrance Report is limited to \$ 1,000.00.

By: _____

Authorized Signatory

BEFORE THE COMMISSIONER OF INSURANCE
OF THE STATE OF KANSAS

In the Matter of the Kansas Nonresident)
Insurance Agent's License of)
CYNTHIA L. SAULMON)

Docket No. 3633-SO

FINAL ORDER

Effective: 3-23-07

SUMMARY ORDER

(Pursuant to K.S.A. 2006 Supp. 40-4909 and K.S.A. 77-537)

Pursuant to authority granted to the Commissioner of Insurance ("Commissioner") by K.S.A. 2006 Supp. 40-4909, the Commissioner hereby revokes the nonresident agent's license of Respondent CYNTHIA L. SAULMON by way of Summary Order as provided by K.S.A. 77-537.

Findings of Fact

The Commissioner has been shown the following facts:

1. Records maintained by the Kansas Insurance Department ("KID") indicate that Respondent is licensed as a nonresident agent to transact the business of insurance in the State of Kansas, and has been so licensed since July 21, 2006. KID records further indicate a legal and mailing address of 3620 Independence Ave., Kansas City, MO, 64124
2. On July 20, 2006, respondent signed a check for \$80.00 on an account from Afford-Able Bail Bonds for Cynthia Saulmon's personal non-resident insurance agent's license fee. Based upon this check, her license was issued. The check subsequently was returned by the bank for insufficient funds. Despite telephonic advise that the check was returned on August 10, 2006 and written advise on August 11, 2006, the application fee was never paid.

Applicable Law

3. K.S.A. 2006 Supp. 40-4909(a) provides, in relevant part:

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"The commissioner may deny, suspend, revoke or refuse renewal of any license issued under this act if the commissioner finds that the applicant or license holder has . . . (8) Used any fraudulent, coercive or dishonest practice or demonstrated any incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere.

4. The Commissioner may revoke any license issued under the Insurance Agents Licensing Act if the Commissioner finds that the insurable interests of the public are not properly served under such license. K.S.A. 2006 Supp. 40-4909(b).

Conclusions of Law

5. The Commissioner has jurisdiction over Respondent as well as the subject matter of this proceeding, and such proceeding is held in the public interest.

6. The Commissioner concludes that the payment by bad check by respondent of her application fee coupled with the non-correction of the situation when confronted with the deficiency constitutes the use of fraudulent, coercive or dishonest practice or demonstrates incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere.

7. Accordingly, the Commissioner concludes that sufficient grounds exist for the revocation of the insurance agent's license of Cynthia L. Saulmon pursuant to K.S.A. 2006 Supp. 40-4909(a).

8. In addition, the Commissioner finds that the insurance agent's license of Cynthia L. Saulmon should be revoked without delay for the protection of the insurable interests of the public pursuant to K.S.A. 2006 Supp. 40-4909(b).

9. Based on the facts and circumstances set forth herein, it appears that the use of summary proceedings in this matter is appropriate, in accordance with the provisions set forth in K.S.A. 77-537(a), in that the use of summary proceedings does not violate any provision of the

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law and the protection of the public interest does not require KID to give notice and opportunity to participate to persons other than Cynthia L. Saulmon.

IT IS THEREFORE ORDERED BY THE COMMISSIONER OF INSURANCE THAT the Kansas nonresident insurance agent's license of Cynthia L. Saulmon is hereby **REVOKED.**

IT IS FURTHER ORDERED that the respondent Cynthia L. Saulmon shall **CEASE** and **DESIST** from the sale, solicitation or negotiation of insurance and/or receiving compensation deriving from the sale, solicitation or negotiation of insurance conducted after the effective date of this order.

Notice of Right to Hearing or Appeal

You are entitled to a hearing pursuant to K.S.A. § 77-537, the Kansas Administrative Procedure Act. If you desire a hearing, you must file a written request for a hearing with:

John W. Campbell, General Counsel
Kansas Insurance Department
420 S.W. 9th Street
Topeka, Kansas 66612.

This request must be filed within fifteen (15) days from the date of service of this Order. If you request a hearing, the Kansas Insurance Department will notify you of the time and place of the hearing and information on the procedures, right of representation, and other rights of parties relating to the conduct of the hearing, before commencement of same.

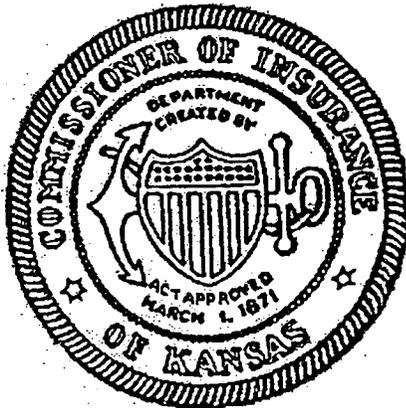
If a hearing is not requested in the time and manner stated above, this Order shall become effective as a Final Order upon the expiration of time for requesting a hearing, pursuant to K.S.A. § 77-613. In the event that you file a petition for judicial review, pursuant to K.S.A. §

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77-613(e), the agency officer to be served on behalf of the Kansas Insurance Department is:

John W. Campbell, General Counsel
Kansas Insurance Department
420 S.W. 9th Street
Topeka, Kansas 66612.

IT IS SO ORDERED THIS 5TH DAY OF MARCH, 2007, IN THE CITY OF
TOPEKA, COUNTY OF SHAWNEE, STATE OF KANSAS.



Sandy Praeger

Sandy Praeger
Commissioner of Insurance

BY:

John W. Campbell

John W. Campbell
General Counsel

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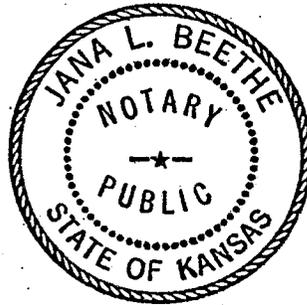
Certificate of Service

The undersigned hereby certifies that a true and correct copy of the above and foregoing Summary Order was served by placing the same in the United States Mail, first class postage prepared, on this 5th day of March, 2007, addressed to the following:

Cynthia L. Saulmon
3620 Independence Ave.
Kansas City, MO 64124



Ralph DeZago
Staff Attorney



CERTIFIED TRUE COPY
KANSAS INSURANCE DEPARTMENT



APPOINTMENT EXPIRES: 2-8-11

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497684948 - 999
 SAULMON, CYNTHIA L
 Legal Address:
 3620 INDEPENDENCE AVE
 KANSAS CITY MO 64124

NPN: 6621401

Mailing Address: Do Not Mail:
 3620 INDEPENDENCE AVE
 KANSAS CITY MO 64124

Country: USA County: Home Phone: 816-920-5772
 E-Mail: Birth Date: 7/27/1958
 Do Not Issue: X Date: 8/10/2006
 Country: USA Type: Business Phone: 000-000-0000 FAX: 000-000-0000
 Credit/Auto Rental:

NOTES:

Date	Due Date	Note	User ID
8/10/2006	0/00/0000	BAD \$80 CK/AFFORD-ABLE BAIL BONDS-GV /BONNIE	@BWAMBEKE

License	Res/ NonRes	Received Date	Current Status	Effective Date
AGENT	N	7/21/2006	ISSUED	7/21/2006

Current Lines	Date Granted	Qual Meth
Z BAIL BONDS	7/21/2006	C

EDUCATION:

Inactive:
 Start Date: 0/00/0000 Expire Date: 0/00/0000

Class	Due Date	Date Complied	Status
PC	7/27/2008	0/00/0000	

--AGENCY AFFILIATIONS--

Agency ID#: 030600138 - 000
 Name: BAD BOYZ BAIL BONDS INC
 Legal Addr: FORT SCOTT KS Phone: 816-564-6474
 Affiliated: 7/28/2006 Deleted: 0/00/0000
 Aff Processed: 7/28/2006 Delete Processed: 0/00/0000

--COMPANY APPOINTMENTS--

NAIC#	Company Name	Appt No	Type	Lines	Effective	Fee	Cancel
37940	LEXINGTON NATIONAL INSURANCE CORPORATION	9	AGENCY	Z	8/01/2006		12/27/2006 B