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BRANDON'S BAIL BONDS, INC.

2013 MAY 1 A 9:22

Hearings Unit, DIC
Patricia D. Petersen
Chief Hearing Officer

May 06, 2013

Brandon's Bail Bonds, Inc.
PO Box 192
Everett, WA 98206
(425) 339-1515

To Whom It May Concern-

My name is Valentine Tam and I am writing this letter contesting the OIC decision dated Feb. 13, 2013. I feel given the circumstances I should be given a chance to plead my case in person. This decision has greatly affected my advancement in an industry I have come to love and excel in. I have witnesses to attest to my lifestyle change both in and out of the industry. Thank you for your time and consideration.

Valentine Tam
Brandon's Bail Bonds Inc.

1315 Hewitt Ave
Everett, WA 98201
USA

PHONE (425) 339-1515
FAX (425) 339-5544
E-MAIL brandonsbonding@yahoo.com
WEB www.brandonsbonding.com

Cairns, Kelly (OIC)

From: Penn, Cheryl (OIC)
Sent: Monday, May 06, 2013 1:15 PM
To: Cairns, Kelly (OIC)
Subject: FW: License Denial
Attachments: ~$ls OIC demand letter.docx

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2013 MAY -6 P 1:18

Hearings Unit, OIC
Patricia D. Petersen
Chief Hearings Officer

Kelly, I had problems opening the attachment and I let Mr. Tam know.

Cheryl Penn

From: Val Tam [mailto:tam.val71@gmail.com]
Sent: Monday, May 06, 2013 12:37 PM
To: Penn, Cheryl (OIC)
Cc: brandonedrake@yahoo.com
Subject: Re: License Denial

Cherly,

I just wanted you to know i decided to contest the decision. Here is a copy and I am also sending on in the mail to your office per the direction of your letter.

Val Tam

On Wed, Feb 13, 2013 at 7:51 AM, Penn, Cheryl (OIC) <CherylP@oic.wa.gov> wrote:

Mr. Tam

We are denying your application for a insurance producer's license due to the recentness of four of your five felony convictions. RCW 48.17.530 (1) (f) give the Insurance Commissioner authority to deny a license if the applicant has been convicted of a felony. It is our recommendation that you wait until ten years have passed (December 2017) before reapplying for a license.

You have the right to demand a hearing to contest this decision. During this hearing, you can present your argument that the decision should not have been entered for legal and/or factual reasons and/or to explain the circumstances surrounding the activities which are the subject of this decision. You may be represented by an attorney if you wish, although it is not required. In many hearings before this agency parties do choose to represent themselves without an attorney. Your Demand for Hearing must be made within 90 days after the date of this decision, which is the date of this email, or your Demand will be invalid and this decision will stand.

Your Demand for Hearing should be sent to Hearing Unit, Office of the Insurance Commissioner, P.O. Box 40255, Olympia, WA, 98504-0255, and must briefly state how you are harmed by this decision and why you

disagree with it. You will then be notified both by telephone and in writing of the time and place of your hearing. If you have questions concerning filing a Demand for Hearing or the hearing process, please telephone the Hearings Unit, at 360-725-7002.

You are entitled to a refund of your license application fees. A refund request will be submitted on your behalf. You should receive your mailed refund within 3-6 weeks of the date of this email.

Cheryl Penn, Licensing Compliance Analyst

Consumer Protection Division

Washington State Office of the Insurance Commissioner

360.725.7153 | cherylp@oic.wa.gov | www.insurance.wa.gov

P.O. Box 40257, Olympia, WA 98504-0257 / fax 360.586.2019

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Protecting Insurance Consumers

(Insurance Consumer Hotline 1.800.562.6900)