

STATE OF NEW JERSEY
DEPARTMENT OF BANKING AND INSURANCE

IN THE MATTER OF:

Proceedings by the Commissioner of Banking and)	
Insurance, State of New Jersey, to fine and)	FINAL ORDER
revoke the insurance licenses of)	AS TO
Shawn Wilson, Sr., a/k/a Shawn Wilson, Reference)	ERNEST
No. 1295445, Ernest Williams, Reference No.)	WILLIAMS
1295517 and 4 Brothers Bail Bondsman,)	ONLY
Reference No. 1296705.)	

TO: Ernest Williams
305 Maple Street
Perth Amboy, NJ 08861

-and-

Ernest Williams
200 Washington Street
Perth Amboy, NJ 08861

This matter, having been opened by the Commissioner of Banking and Insurance ("Commissioner"), State of New Jersey, upon information that Shawn Wilson, Sr. a/k/a Shawn Wilson ("Wilson"), Ernest Williams ("Williams") and 4 Brothers Bail Bondsman ("4 Brothers"), (collectively, the "Respondents"), may have violated various provisions of the insurance laws of the State of New Jersey; and

WHEREAS, Williams was currently licensed as an individual insurance producer pursuant to N.J.S.A. 17:22A-32, until his license expired on October 31, 2014; and

WHEREAS, Respondent Williams is subject to the provisions of the New Jersey Insurance Producer Licensing Act ("Producer Act"), N.J.S.A. 17:22A-26, et seq., Producer Licensing regulations, N.J.A.C. 11:17A-1, et seq. and the regulations governing Insurance Producer Standards of Conduct, N.J.A.C. 11:17B-1.1 et seq. and N.J.A.C. 11:17C-1.1 et seq.; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40a(2), an insurance producer shall not violate any insurance laws, regulations, subpoenas or orders of the Commissioner or of another state's insurance regulator; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40a(4), an insurance producer shall not improperly withhold, misappropriate or convert any monies or properties received in the course of doing insurance business; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40a(8), an insurance producer shall not use fraudulent, coercive or dishonest business practices, or demonstrate incompetence, untrustworthiness or financial irresponsibility in the conduct of insurance business; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40a(16), an insurance producer shall not commit any fraudulent act; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40d, the Commissioner shall retain authority to enforce the provisions of and to impose any penalty or remedy authorized by this act and Title 17 of the Revised Statutes or Title 17B of the New Jersey Statutes against any person who is under investigation for or charged with a violation of this act or Title 17 of the Revised Statutes or Title 17B of the New Jersey Statutes even if the person's license or registration has been surrendered or has lapsed by operation of law; and

WHEREAS, pursuant to N.J.A.C. 11:17A-4.10, an insurance producer acts in a fiduciary capacity in the conduct of his or her insurance business; and

WHEREAS, pursuant to N.J.A.C. 11:17C-2.1(a), an insurance producer shall hold all premium funds in a fiduciary capacity and shall not misappropriate, improperly convert to the insurance producer's own use or illegally withhold premium funds; and

WHEREAS, pursuant to N.J.A.C. 11:17C-2.2(b), all premiums due the insured shall be paid to the insured or credited to the insured's account within five business days after receipt by the insurance producer from the insurer or

other insurance producer or premium finance company; and

WHEREAS, pursuant to N.J.A.C. 11:17C-2.3(i), an insurance producer's trust account balance in a financial institution shall at all times be at least equal to the amount deposited less lawful withdrawals; and

WHEREAS, the Commissioner issued Order to Show Cause No. E14-24 on February 20, 2014 (hereinafter, the "OTSC"), alleging violations of New Jersey insurance laws by Respondents as set forth in the following Counts:

COUNT 1

(Wilson, Williams and 4 Brothers)

IT APPEARING that on or about August, 2012 Alicia Lugo ("Lugo") paid the amount of \$10,000 to Respondents Williams and 4 Brothers and entered into a promissory note with Respondents Wilson, Williams and 4 Brothers for an additional \$10,000 to purchase a \$200,000 bail bond; and

IT FURTHER APPEARING that said payment and the promissory note totaling \$20,000 were made for the purpose of obtaining a bail bond for Lugo son's bail, Emilo Delarosa, ("Delarosa"), which was set by the New Jersey Superior Court, Middlesex County, at \$200,000; and

IT FURTHER APPEARING that on or about August 31, 2012, Lugo received a copy of the promissory note which stated that if bail was not approved after a Bail Source Hearing that Lugo would receive a "full refund of money paid" by the next business day; and

IT FURTHER APPEARING that on September 20, 2012, a Bail Source Hearing took place

for Delarosa and Respondents Wilson, Williams and 4 Brothers failed to post bail pursuant to their agreement with Lugo despite approval from the Middlesex County Superior Court and the insurance company; and

IT FURTHER APPEARING that after the September 20, 2012 bail hearing, Lugo demanded that Respondents Williams and 4 Brothers refund to her the \$10,000 she had paid; and

IT FURTHER APPEARING that Respondents Wilson, Williams and 4 Brothers have failed to refund and return the \$10,000 to Lugo; and

IT FURTHER APPEARING that Respondents Wilson, Williams and 4 Brothers improperly withheld, misappropriated and converted bail bond premiums received in the course of conducting insurance business, which constitutes fraudulent and dishonest practices and demonstrates incompetence, untrustworthiness and financial irresponsibility in the conduct of insurance business, in violation of N.J.S.A. 17:22A-40a(2), (4), (8) and (16), N.J.S.A. 11:17C-2.1(a), N.J.A.C. 11:17A-4.10 and N.J.A.C. 11:17C-2.2(b); and

COUNT 2

(Wilson, Williams and 4 Brothers)

IT FURTHER APPEARING that on October 19, 2012, Respondents Wilson, Williams and 4 Brothers issued Bank of America check #1780 to Lugo in the amount of \$10,000; and

IT FURTHER APPEARING that on October 24, 2012, Lugo's bank, Merrimack Valley Federal, notified Lugo that the check had been returned for insufficient funds; and

IT FURTHER APPEARING that on December 3, 2012, Respondents Wilson, Williams and 4 Brothers represented over the telephone to the Department that Lugo would receive the refund of \$10,000 via certified check and by way of overnight Federal Express by December 7, 2012; and

IT FURTHER APPEARING that on December 3, 2012, the Department sent a letter to Respondents Wilson and 4 Brothers memorializing said telephone conversation; and

IT FURTHER APPEARING that Lugo never received the check or the return of the \$10,000 on December 7, 2012; and

IT FURTHER APPEARING that on December 10, 2012 the Department sent a letter to 4 Brothers informing them that Lugo never received the check or the return of the \$10,000 on December 7, 2012 as represented over the telephone to the Department on December 3, 2012; and

IT FURTHER APPEARING that on December 12, 2012 the Department received a letter from Respondent Williams stating that Lugo would receive a check in the amount of \$10,000 by December 20, 2012; and

IT FURTHER APPEARING that Lugo never received the check of the \$10,000 on December 20, 2013 as promised by Respondent Williams in his letter dated December 12, 2012; and

IT FURTHER APPEARING that Respondents Wilson, Williams and 4 Brothers never replaced or re-issued the check with sufficient funds, or refunded the \$10,000 to Lugo; and

IT FURTHER APPEARING that Respondents Wilson, Williams and 4 Brothers issued a check to an insured or indemnitor which was dishonored because of insufficient funds and never replaced, in violation of N.J.S.A. 17:22A-40a(2), (4), (8), and (16), N.J.A.C. 11:17A-4.10, N.J.A.C. 11:17C-2.3(i).

IT FURTHER APPEARING that as set forth in the certification of service of Carl M. Bornmann, Deputy Attorney General, attached hereto as Exhibit A, Respondent Williams was given notice of the aforesaid charges and an opportunity to contest the charges at a hearing pursuant to Order to Show Cause No. E14-24, which were duly served by certified and regular mail to the addresses listed in this Final Order in accordance with N.J.A.C. 11:17D-2.1(a)3; and

IT FURTHER APPEARING that as set forth in the certification of service of Carl M. Bornmann, Deputy Attorney General, attached hereto as Exhibit A, under cover letters dated February 26, 2014 and April 4, 2014, Order to Show Cause No. E14-24 was sent by certified and regular mail to the addresses listed in the Order to Show Cause, and the mailing was successfully delivered to Respondent Williams at his residential address at 200 Washington Street, Perth Amboy, New Jersey 08861 as evidenced by the fact that the regular mailing was not returned by the U.S. Postal Service and the certified mail was delivered; and

IT FURTHER APPEARING that as set forth in the certification of service of Carl M. Bornmann, Deputy Attorney General, attached hereto as Exhibit A, under cover letters dated February 26, 2014 and April 4, 2014, Order to Show Cause No. E14-24 was sent to Respondent Williams at the last known business address on record for Respondent 4 Brothers. Specifically, the cover letter and Order to Show Cause were sent via certified mail, return receipt requested, and regular mail to Respondent Williams at the last known business address for 4 Brothers at 305 Maple Street, Perth Amboy, New Jersey 08861. Respondent Williams was successfully served as evidenced by the fact that the regular mail was not returned by the U.S. Postal Service and the certified mailing was delivered, except that the April 4, 2014 certified mailing was returned "unclaimed"; and

IT FURTHER APPEARING that, although due notice of the charges provided an opportunity to oppose the allegations, Respondent Williams failed to provide a written response to the charges contained in Order to Show Cause No. E14-24 within 20 days as provided by N.J.A.C. 11:17D-2.1(d), and therefore Respondent Williams has waived his right to a hearing to contest these charges and the charges are deemed admitted pursuant to N.J.A.C. 11:17D-2.1(b);

NOW, THEREFORE, IT IS on this 19th day of ~~DECEMBER~~ 2014:

ORDERED that the charges contained in Order to Show Cause No. E14-24 are deemed admitted by Respondent Williams pursuant to N.J.A.C. 11:17D-2.1(b); and

IT IS FURTHER ORDERED that, pursuant to N.J.S.A. 17:22A-40, and N.J.A.C. 11:17D-2.1(b)(2), the resident insurance producer license of Respondent Williams is hereby REVOKED effective upon the execution of this Final Order by the Commissioner; and

IT IS FURTHER ORDERED that, pursuant to N.J.S.A. 17:22A-45c, Respondent Williams shall be responsible for the payment of \$15,000.00 in fines to the Commissioner for the violations contained in Order to Show Cause No. E14-24 for improperly withholding, misappropriating and converting bail bond premiums received in the course of conducting insurance business (Count 1) and issuing a check to an insured or indemnitor which was dishonored because of insufficient funds and never replaced (Count 2); and

IT IS FURTHER ORDERED that, the civil penalties are assessed as follows: \$5,000.00 for the violations of the Producer Act contained in the Count 1 and \$10,000.00 for the violations of the Producer Act contained in Count 2; and

IT IS FURTHER ORDERED that, pursuant to N.J.A.C. 11:1-32.4(b)20, Respondent Williams shall reimburse the Department of Banking and Insurance for the costs associated with the investigation of this matter, as evidenced by the Certification of Investigator Natalie M. Mintchwarner, attached hereto as Exhibit B, totaling \$1,350.00; and

IT IS FURTHER ORDERED that Respondent Williams shall pay the above fines and costs totaling \$16,350.00 in full by remitting payment to the Commissioner of Banking and Insurance, State of New Jersey, 20 West State Street, P.O. Box 329, Trenton, New Jersey 08625, Attention: Virgil Downtin, Chief of Investigations by certified check, cashier's check or money order made payable to the "State of New Jersey, General Treasury," within ten (10) days from the date of service of this Order; and

IT IS FURTHER ORDERED that Respondent Williams shall make restitution to Alicia Lugo in the total amount of \$10,000.00 that was paid to Respondent Williams from Alicia Lugo as described in Count 1 of Order to Show Cause No. E14-24; and

IT IS FURTHER ORDERED that in the event full payment of the fines and costs are not made, the Commissioner may exercise any and all remedies available by law, including but not limited

to recovery of any unpaid penalties, in accordance with The Penalty Enforcement Law, N.J.S.A. 2A:58-10 et seq.; and

IT IS FURTHER ORDERED that the fines in this Final Order are imposed pursuant to the police powers of the State of New Jersey for the enforcement of the law and the protection of the public health, safety and welfare, and are not intended to constitute debts which may be limited or discharged in a bankruptcy proceeding; and

IT IS FURTHER ORDERED that the provisions of this Final Order represent a final agency decision and constitute a final resolution of the allegations contained in Order to Show Cause No. E14-24; and



Peter Hartt
Acting Director of Insurance

EXHIBIT A

EXHIBIT A

STATE OF NEW JERSEY
DEPARTMENT OF BANKING AND INSURANCE

IN THE MATTER OF:

Proceeding by the Commissioner of Banking and)
Insurance, State of New Jersey, to fine) CERTIFICATION OF
and revoke the insurance licenses of Shawn) DEPUTY ATTORNEY
Wilson, Sr., a/k/a Shawn Wilson, Reference No.) GENERAL
1295445, Ernest Williams, Reference No. 1295517) **CARL M. BORNMANN**
and 4 Brothers Bail Bondsman, Reference No.)
1296705.)

I, Carl M. Bornmann, of full age, do of my own personal knowledge make the following statements by way of certification in lieu of affidavit pursuant to R. 1:4-4(b):

1. I am a Deputy Attorney General assigned as counsel for the Commissioner of Banking and Insurance, State of New Jersey, ("the Commissioner"), in the above-captioned matter. I make this certification in support of entry of the Final Order in the above-captioned case against Respondent Ernest Williams only.

2. On February 20, 2014, the Commissioner issued Order to Show Cause No. E14-24 against Respondent Ernest Williams charging him with violations of the insurance laws of this State pursuant N.J.S.A. 17:22A-40.

3. Under cover letter dated February 26, 2014, our office served Respondent Williams with Order to Show Cause No. E14-

24 at Respondent Williams' residential address. Specifically, the cover letter and Order to Show Cause were sent via certified mail, return receipt requested, and regular mail to Respondent Williams' residential address at 200 Washington Street, Perth Amboy, New Jersey 08861.

4. Respondent Williams was successfully served at 200 Washington Street, Perth Amboy, New Jersey 08861 as evidenced by the fact that the regular mail was not returned and the certified mailing was delivered. A true and exact copy of the U.S. Postal Service Tracking Information is attached as Exhibit 1.

5. Under cover letter dated February 26, 2014, our office served Respondent Williams with Order to Show Cause No. E14-24 at the last known business address on record for Respondent 4 Brothers. Specifically, the cover letter and Order to Show Cause were sent via certified mail, return receipt requested, and regular mail to Respondent Williams at the last known business address for 4 Brothers at 305 Maple Street, Perth Amboy, New Jersey 08861.

6. Respondent Williams was successfully served at 305 Maple Street, Perth Amboy, New Jersey 08861 as evidenced by the fact that the regular mail was not returned and the certified mailing was delivered. See Exhibit 1.

7. Under cover letter dated April 4, 2014, our office served Respondent Williams with Order to Show Cause No. E14-24 at Respondent Williams' residential address. Specifically, the

cover letter and Order to Show Cause were sent via certified mail, return receipt requested, and regular mail to Respondent Williams' residential address at 200 Washington Street, Perth Amboy, New Jersey 08861. A true and exact copy of the Post Office Registry is attached as Exhibit 2.

8. Respondent Williams was successfully served at 200 Washington Street, Perth Amboy, New Jersey 08861 as evidenced by the fact that the regular mail was not returned and the certified mailing was delivered. See Exhibit 1.

9. Under cover letter dated April 4, 2014, our office served Respondent Williams with Order to Show Cause No. E14-24 at the last known business address on record for Respondent 4 Brothers. Specifically, the cover letter and Order to Show Cause were sent via certified mail, return receipt requested, and regular mail to Respondent Williams at the last known business address for 4 Brothers at 305 Maple Street, Perth Amboy, New Jersey 08861.

10. Respondent Williams was successfully served at 305 Maple Street, Perth Amboy, New Jersey 08861 as evidenced by the fact that the regular mail was not returned and the certified mailing was returned "unclaimed". A true and exact copy of the unclaimed mailing is attached as Exhibit 3.

11. Pursuant to N.J.S.A. 11:17D-2.1(a)3, service of the Order to Show Cause in this manner constitutes lawful service upon Williams.

12. The successful service of the Order to Show Cause to Respondent Williams provided Respondent with an opportunity to contest the charges of Order to Show Cause No. E14-24 at a hearing, and provided that Respondent must file with the Commissioner an Answer to the charges of the Order to Show Cause, including a Request for a Hearing, within twenty (20) days of service of the Order to Show Cause upon Respondent.

13. To date, Respondent Williams has failed to provide any written response to the charges contained in Order to Show Cause No. E14-24 within 20 days as provided by N.J.A.C. 11:17D-2.1(d).

I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.



Carl M. Bornmann
Deputy Attorney General

Dated: 12-15-14

EXHIBIT 1

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Have questions? We're here to help.

Tracking Number: **70120470000211596490**

Product & Tracking Information

Postal Product:

Features:

Certified Mail™

Available Actions

Return Receipt After Mailing

DATE & TIME	STATUS/LOCATION	LOCATION
March 3, 2014 , 11:53 am	Delivered	PERTH AMBOY, NJ 08861

Your item was delivered at 11:53 am on March 3, 2014 in PERTH AMBOY, NJ 08861.

March 1, 2014 , 12:31 am	Departed USPS Facility	KEARNY, NJ 07099
February 28, 2014 , 7:03 pm	Arrived at USPS Facility	KEARNY, NJ 07099
February 27, 2014 , 7:19 pm	Departed USPS Facility	TRENTON, NJ 08650
February 27, 2014 , 6:09 pm	Arrived at USPS Facility	TRENTON, NJ 08650

Track Another Package

Tracking (or receipt) number

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Tracking Number: 70120470000211596445

Product & Tracking Information

Postal Product:

Features:
Certified Mail™

Available Actions

[Return Receipt After Mailing](#)

DATE & TIME	STATUS & LPM	LOCATION
March 4, 2014, 2:10 pm	Delivered	PERTH AMBOY, NJ 08861

Your item was delivered at 2:10 pm on March 4, 2014 in PERTH AMBOY, NJ 08861.

March 1, 2014, 12:31 am	Departed USPS Facility	KEARNY, NJ 07099
February 28, 2014, 7:03 pm	Arrived at USPS Facility	KEARNY, NJ 07099
February 27, 2014, 7:19 pm	Departed USPS Facility	TRENTON, NJ 08650
February 27, 2014, 6:09 pm	Arrived at USPS Facility	TRENTON, NJ 08650

Track Another Package

Tracking (or receipt) number

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Ship a Package

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Manage Your Mail

Shop

Business Solutions

USPS Tracking™



Customer Service
Have questions? We're here to help.

Tracking Number: 70131710000078204325

Product & Tracking Information

Postal Product:

Features:
Certified Mail™

DATE & TIME	STATUS & EVENT	ADDRESS
April 9, 2014, 3:11 pm	Delivered	PERTH AMBOY, NJ 08861
Your item was delivered at 3:11 pm on April 9, 2014 in PERTH AMBOY, NJ 08861.		
April 9, 2014, 12:33 am	Departed USPS Facility	KEARNY, NJ 07099
April 8, 2014, 7:49 pm	Arrived at USPS Facility	KEARNY, NJ 07099
April 7, 2014, 7:15 pm	Departed USPS Facility	TRENTON, NJ 08650
April 7, 2014, 5:30 pm	Arrived at USPS Facility	TRENTON, NJ 08650

Available Actions

Return Receipt After Mailing

USPS Return Receipt After Mailing Online service provides an email-transmitted PDF of the signature record on file at USPS to customers with eligible tracking numbers.

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Return Receipt After Mailing request will cost:

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EXHIBIT 2

Carl M. Bornmann, DAG
 Division of Law
 25 Market Street
 P.O. Box 117
 Trenton NJ 08625-0117

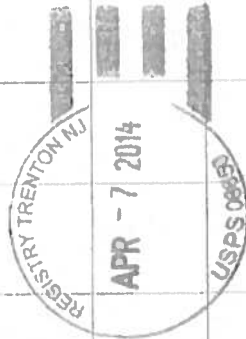
Article Number

Check type of mail or service:

- Certified
- Registered Delivery (International)
- Registered
- Delivery Confirmation
- Return Receipt for Merchandise
- Signature Confirmation
- Express Mail
- Insured

Affix Stamp Here
 (If issued as a certificate of mailing, or for additional copies of this bill)
 Postmark and Date of Receipt

	Address (Name, Street, City, State, & ZIP Code)	Postage	Fee	Handling Charge	Actual Value if Registered	Insured Value	Due Sender if CCD	DC Fee	SC Fee	SH Fee	RD Fee	RR Fee
1.	Ernest Williams 305 Maple Street Perth Amboy, NJ 08861											
2.												
3.	Ernest Williams 200 Washington Street Perth Amboy, NJ 08861											
4.												
5.	4 Brothers Bail Bondsman 305 Maple Street Perth Amboy, NJ 08861											
6.												
7.												
8.												



Total Number of Pieces Listed by Sender: 3

Total Number of Pieces Received at Post Office: 3

Postmaster, Do Not Write (Name of receiving employee)

See Privacy Act Statement on Reverse

EXHIBIT 3

REGISTERED MAIL™



7013 1710 0000 7829 4318



ZIP 08628
02 1W
9001389428

Handwritten: 4/14/14
DAG

Carl M. Bornmann, DAG

From

DEPARTMENT OF LAW AND PUBLIC SAFETY

Richard J. Hughes Justice Complex

DIVISION OF LAW PO BOX 117 TRENTON, NJ 08625

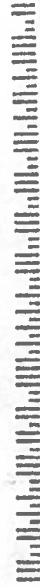
To:

Ernest Williams
305 Maple Street
Perth Amboy, NJ 08861



NIXIE 088613142-1N 05/19/14

**RETURN TO SENDER
UNCLAIMED
UNABLE TO FORWARD
RETURN TO SENDER**



Handwritten: 200 Washington Ave

EXHIBIT B

EXHIBIT B

Proceeding by the Commissioner of)
Banking and Insurance, State of New) CERTIFICATION OF COSTS
Jersey, to fine and revoke the) BY INVESTIGATOR
insurance licenses of Shawn) NATALIE M. MINTCHWARNER
Wilson, Sr. a/k/a Shawn Wilson,)
Reference No. 1295445, Ernest)
Williams, Reference No. 1295517)
and 4 Brothers Bail Bondsman,)
Reference No. 1296705.)

I, Natalie M. Mintchwarner, of full age, do of my own personal knowledge make the following statements by way of certification in lieu of affidavit pursuant to R. 1:4-4(b):

1. I am an investigator with the New Jersey Department of Banking and Insurance, Division of Enforcement and Consumer Protection ("Department").

2. This certification is submitted in support of the Department's application for reimbursement of its costs of investigation and prosecution, in accordance with N.J.S.A. 17:22A-45(c).

3. On or about December 3, 2012, I was assigned responsibility for conducting an investigation to determine whether Shawn Wilson, Sr. a/k/a Shawn Wilson, Ernest Williams and 4 Brothers Bail Bondsman, may have violated certain provisions of the New Jersey Producer Licensing Act of 2001, N.J.S.A. 17:22A-26, et seq., and related insurance regulations.

4. To determine the amount of time that I spent in the investigation and prosecution of this matter, I reviewed my files relative to this matter, including my time records. On the basis of this review, I have prepared the below schedule of costs:

DATE	TIME IN HRS.	PHONE	CASE PREP.	COMMENTS
12/3/12	2		X	Reviewed file and applicable laws and regulations.
12/3/12	.25	X		4 Brothers
12/3/12	.50	X		Alicia Lugo
12/3/12	.50		X	Reviewed documents received from Alicia Lugo
12/3/12	2		X	Prepared Investigative Report
12/3/12	.25		X	Updated SBS
12/10/12	.25		X	Updated SBS
12/18/12	.25	X		Shawn Williams
12/18/12	.25		X	Updated SBS
12/23/12	.25		X	Review email from Alicia Lugo
01/02/13	.50		X	Letter to 4 Brothers
01/03/13	.25	X		Shawn Williams
01/03/13	.50	X		Alicia Lugo
01/10/13	.25	X		Ernest Williams
01/10/13	.25		X	Review extension request from Ernest Williams
01/15/13	.25		X	Updated SBS
01/22/13	.50	X		Alicia Lugo
01/22/13	4		X	Prepared Factual and Evidence Summary
01/22/13	.25		X	Updated SBS
01/24/13	.25		X	Email to Alicia Lugo
01/25/13	.25		X	Reviewed email from Alicia Lugo
01/30/13	1		X	Prepared file to be referred to Deputy Attorney's Office
01/30/13	.25			Updated SBS
11/11/13	.25		X	Reviewed email from DAG Chance
11/20/13	.50	X		DAG Bornmann
11/20/13	.50		X	NAIC search
11/20/13	.25		X	Email DAG Bornmann
01/18/14	.25	X		DAG Bornmann
01/18/14	.25		X	Accurint search for Alicia Lugo
01/18/14	.25		X	Email DAG Bornmann
02/18/14	.25		X	Reviewed email from DAG Bornmann
02/18/14	.25		X	Updated SBS
03/17/14	.25		X	Reviewed email from Chief Virgil Downtin
03/19/14	.50		X	Reviewed Order to Show Cause
03/19/14	.25		X	Updated SBS
04/07/14	.25		X	Reviewed email from DAG Bornmann

04/08/14	2		X	Prepare OAL Transmittal and necessary documents.
04/08/14	.25		X	Email to DAG Bornmann
04/09/14	.25		X	Updated SBS
04/16/14	.25		X	Reviewed email from DAG Snow
04/17/14	.50		X	SBS search of 4 Brothers and emailed to DAG Bornmann
04/28/14	.50		X	Reviewed response to Order to Show Cause and emailed DAG Bornmann
04/30/14	.50		X	SBS search of 4 Brothers and emailed to DAG Bornmann
06/24/14	.25		X	Reviewed email from DAG Bornmann
06/24/14	.25		X	Updated SBS
06/25/14	.50	X		Investigator David Carmen
06/25/14	.25		X	Email to Investigator David Carmen
06/26/14	.25		X	Email to DAG Bornmann
06/26/14	.25		X	Email to Investigator David Carmen
9/26/14	2		X	Prepared Certification of Costs
TOTAL TIME	27 hours	@ \$50.00 per hour		=TOTAL COSTS OF INVESTIGATION - \$1350.00

5. As this schedule reflects, the investigative efforts expended by the Department of Insurance concerning this matter total 27 hours and 0 minutes. Pursuant to N.J.A.C. 11:1-32.4(b)(20), costs to the Department for the investigation and prosecution for violations of the New Jersey Insurance Producer Licensing Act, N.J.S.A. 17:22A-40, are reimbursable at the rate of \$50.00 per hour, rounded to the nearest quarter hour.

6. I therefore request that the Department's costs of investigation and prosecution be reimbursed in the amount of \$1350.00.

I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements are willfully false, I am subject to punishment.


Natalie M. Mintchwarner

Dated: September 26, 2014.