

STATE OF NEW JERSEY  
DEPARTMENT OF BANKING AND INSURANCE

IN THE MATTER OF:

Proceedings by the Commissioner of	)	
Banking and Insurance, State of	)	<b>FINAL ORDER</b>
New Jersey, to fine and revoke the	)	<b>AS TO</b>
insurance licenses of Shawn Wilson, Sr.,	)	<b>SHAWN WILSON, SR.</b>
a/k/a Shawn Wilson, Reference No.	)	<b>AND</b>
1295445, Ernest Williams, Reference No.	)	<b>4 BROTHERS BAIL</b>
1295517 and 4 Brothers Bail Bondsman,	)	<b>BONDSMAN</b>
Reference No. 1296705.	)	

TO: Shawn Wilson, Sr. a/k/a Shawn Wilson  
34 Fayette Street  
Bridgeton, NJ 08302

Shawn Wilson, Sr. a/k/a Shawn Wilson  
25 S. Canary Way  
Galloway, NJ 08205

4 Brothers Bail Bondsman  
c/o Shawn Wilson, Sr. a/k/a Shawn Wilson  
25 S. Canary Way  
Galloway, NJ 08205

4 Brothers Bail Bondsman  
305 Maple 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, Wilson is currently licensed as an individual insurance producer pursuant to N.J.S.A. 17:22A-32; and

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

WHEREAS, 4 Brothers was licensed as an business insurance producer pursuant to N.J.S.A. 17:22A-32, until its license expired on May 31, 2015; and

WHEREAS, pursuant to N.J.S.A. 17:22A-32b (2), Wilson was the Designated Responsible Licensed Producer ("DRLP"), and responsible for the conduct of 4 Brothers, and

WHEREAS, Respondents are 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; an

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 the 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, Respondents were 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; 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, 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);

IT FURTHER APPEARING that on December 19, 2014 Final Order E14-146 was issued against Respondent Williams based on his failure to respond, which order revoked his producer license and fined him \$15,000; and

IT FURTHER APPEARING that on or about March 17, 2014, Respondent Wilson acknowledged service of the OTSC and provided a Response to the Order to Show Cause; and

IT FURTHER APPEARING that on or about April 25, 2014, Respondent 4 Brothers acknowledged service of the OTSC and provided a Response to the Order to Show Cause; and



IT FURTHER APPEARING that on or about May 6, 2014, the matter was transmitted to and filed with the Office of Administrative Law ("OAL") as to Respondents Wilson and 4 Brothers; and

IT FURTHER APPEARING that on February 4, 2015, the OAL found that Respondents Wilson and 4 Brothers failed to appear at a pre-hearing conference<sup>1</sup> on January 28, 2015, and returned the matter to the Commissioner for further action pursuant to N.J.A.C. 1:1-14.4; and

IT FURTHER APPEARING that on February 4, 2015, the OAL issued a Notice of Return and Failure to Appear ("Notice") to Respondents Wilson and 4 Brothers, advising them that because of their failure to appear, the case had been returned to the Department and that, pursuant to N.J.A.C. 1:1-3.3(b) and (c), if they still wanted a hearing on this matter, they must provide an explanation for the failure to appear and so notify the Department within thirteen days of the Notice; and

IT FURTHER APPEARING that Respondents Wilson and 4 Brothers failed to provide an explanation for the failure to

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<sup>1</sup> The OAL's Notice of Return and Failure to Appear mistakenly states that Respondents failed to appear at a hearing. The January 28, 2015 proceeding was a pre-hearing telephone conference of all parties, not a hearing. Pursuant to N.J.A.C. 1:1-14-4(a), if after appropriate notice, a party fails to appear at any proceeding scheduled by the OAL, the ALJ shall hold the matter for one day, after which, if the ALJ does not receive an explanation for the non-appearance, the OAL shall return the matter to the transmitting agency for appropriate disposition pursuant to N.J.A.C. 1:1-3.3(b) and (c). Respondents failed to contact the OAL and the Department regarding their non-appearance.

appear and the Department received no submissions from Respondents pursuant to N.J.A.C. 1:1-3.3(b) and (c); and

IT FURTHER APPEARING that the Respondents Wilson and 4 Brothers have failed to defend against the charges of the Order to Show Cause, and therefore this matter is uncontested and ripe for issuance of this default Final Order;

NOW, THEREFORE, IT IS on this 31 day of August, 2015:

ORDERED that the charges contained in Order to Show Cause No. E14-24 are deemed admitted by Respondent Wilson and 4 Brothers 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 licenses of Respondents Wilson and 4 Brothers are **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, Respondents Wilson and 4 Brothers shall be jointly and severally responsible for the payment of \$15,000.00 in fines to the Commissioner for the two violations of the Producer Act contained in Order to Show Cause No. E14-24, consisting of \$5,000.00 in fines for improperly withholding, misappropriating and converting bail bond premiums received in the course of conducting insurance business (Count 1) and \$10,000.00 in fines

for 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, pursuant to N.J.A.C. 11:1-32.4(b)20, Respondents Wilson and 4 Brothers shall reimburse the Department of Banking and Insurance, jointly and severally, 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 Respondents Wilson and 4 Brothers shall pay jointly and severally 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 Respondents Wilson and 4 Brothers shall make restitution to Alicia Lugo in the

total amount of \$10,000.00 that was paid to Respondents 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

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Peter L. Hartt  
Director of Insurance

total amount of \$10,000.00 that was paid to Respondents 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 L. Hartt  
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 and revoke the insurance licenses of Shawn Wilson, Sr., a/k/a Shawn Wilson, Reference No. 1295445, Ernest Williams, Reference No. 1295517 and 4 Brothers Bail Bondsman, Reference No. 1296705. )  
) CERTIFICATION OF  
) DEPUTY ATTORNEY  
) GENERAL  
) CARL M. BORNMANN  
)

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 Respondents Wilson, Williams and 4 Brothers.

2. On February 20, 2014, the Commissioner issued Order to Show Cause No. E14-24 against Respondents Wilson, Williams and 4 Brothers charging them 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 Respondents Williams and Wilson with Order to Show Cause No. E14-24 at Respondents Williams' and Wilsons' residential addresses. 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 and to Respondent Wilsons' residential address at 25 S. Canary Way, Galloway, New Jersey 08205.

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 Respondents Williams and 4 Brothers 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. Respondents Williams and 4 Brothers were 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. Respondents Wilson and 4 Brothers were also successfully served at Wilson's business address at 34 Fayette Street, Bridgton, New Jersey 08302 as evidenced by the fact that the regular mail was not returned and the certified mailing was delivered. See also Exhibit 1.

8. 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.

9. 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 2.

10. Under cover letter dated April 4, 2014, our office served Respondents Williams and 4 Brothers 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 Respondents Williams and 4 Brothers at the last known business address for 4 Brothers at 305 Maple Street, Perth Amboy, New Jersey 08861.

11. Respondent Williams and 4 Brothers were 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.

12. Respondent 4 Brothers was also successfully served as evidenced by the fact that the Order to Show Cause was served upon Respondent Wilson who is the Designated Responsible Producer of Respondent 4 Brothers.

13. 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 Respondents Wilson, Williams and 4 Brothers.

14. 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.

15. 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).

16. Respondents Wilson and 4 Brothers provided responses to the Order to Show Cause on April 25, 2014 and May 6, 2014, respectively.

17. The matter was transmitted to the Office of Administrative Law on or about May 6, 2014.

18. The Office of Administrative Law found that Respondents Wilson and 4 Brothers failed to appear at a hearing scheduled for January 28, 2015 and transmitted the matter to the Commissioner for further action on February 4, 2015.

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. Wornmann  
Deputy Attorney General

Dated: 8-25-15

# EXHIBIT 1

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Tracking Number: 70120470000211596400

## Product & Tracking Information

Postal Product:

Features:  
Certified Mail™

## Available Actions

[Return Receipt After Mailing](#)

Date & Time	Event	Location
March 3, 2014, 11:59 am	Delivered	PERTH AMBOY, NJ 08861

Your item was delivered at 11:59 am on March 3, 2014, in PERTH AMBOY, NJ 08861.

March 1, 2014, 12:31 am	Departed USPS Facility	KEARNY, NJ 07090
February 28, 2014, 7:03 pm	Arrived at USPS Facility	KEARNY, NJ 07090
February 27, 2014, 7:10 pm	Departed USPS Facility	TRENTON, NJ 08660
February 27, 2014, 6:00 pm	Arrived at USPS Facility	TRENTON, NJ 08660

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Tracking (or receipt) number

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Tracking Number: 70120470000211590446

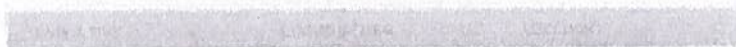
## Product & Tracking Information

Postal Product:

Features:  
Certified Mail™

## Available Actions

Return Receipt After Mailing



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

March 1, 2014, 12:31 am	Departed USPS Facility	KEARNY, NJ 07030
February 26, 2014, 7:03 pm	Arrived at USPS Facility	KEARNY, NJ 07030
February 27, 2014, 7:19 pm	Departed USPS Facility	TRENTON, NJ 08650
February 27, 2014, 6:00 pm	Arrived at USPS Facility	TRENTON, NJ 08650

## Track Another Package

Tracking (or receipt) number

Track It

### LEGAL

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- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

*Shawn Wilson Sr.  
34 Fayette Street  
Bridgeton, NJ 08302*

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature  Agent  
 *Shawn Wilson Sr.*  Addressee

B. Received by (Printed Name) C. Date of Delivery

D. Is delivery address different from item 1?  Yes  
 If YES, enter delivery address below:  No

3. Service Type

- Certified Mail
- Registered
- Insured Mail
- Restricted Delivery (Extra Fee)
- Express Mail
- Return Receipt for Merchandise
- C.O.D.

2. Article Number

(Transfer from service label)

7012 0470 002 1159 6463

PS Form 3811, February 2004

Domestic Return Receipt

100586-02-01-1540

# EXHIBIT 2



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

Check type of mail or service:  
 Certified  
 Registered  
 Registered Delivery (International)  
 Delivery Confirmation  
 Signature Confirmation  
 Registered Return Receipt for Merchandise  
 Signature Confirmation  
 Insured

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

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



Total Number of Pieces Listed by Sender: 3  
 Total Number of Pieces Received at Post Office

Postmaster: *[Signature]* (Print Name of receiving employer)

See Privacy Act Statement on Reverse

PS Form 3877, February 2002 (Page 1 of 2)

Complete by Typewriter, Ink, or Ball Point Pen

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Customer Service

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Track Tools

Ship a Package

Send Mail

Manage Your Mail

Shop

Business Solutions

# USPS Tracking™



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

Tracking Number: 7013171000070294320

## Product & Tracking Information

Postal Product:

Postage:  
Certified Mail™

Date & Time	Event	Location
April 9, 2014, 3:11 pm	Delivered	PERTH AMBOY, NJ 08861
You have a maximum delivery of 2.11 lbs for April 9, 2014 in PERTH AMBOY, NJ 08861		
April 9, 2014, 12:33 am	Departed USPS Facility	KEARNY, NJ 07009
April 8, 2014, 7:48 pm	Arrived at USPS Facility	KEARNY, NJ 07009
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 Service provides an email transmitted PDF of the signature received on file at USPS to customers with eligible tracking numbers.

This package is eligible for an electronic Return Receipt After Mailing request.

Return Receipt After Mailing request will cost:

**\$5.25**

To begin, please sign in to your USPS.com® account.

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Tracking (or receipt) number

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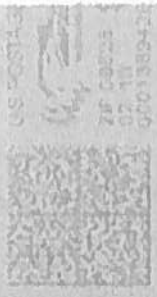
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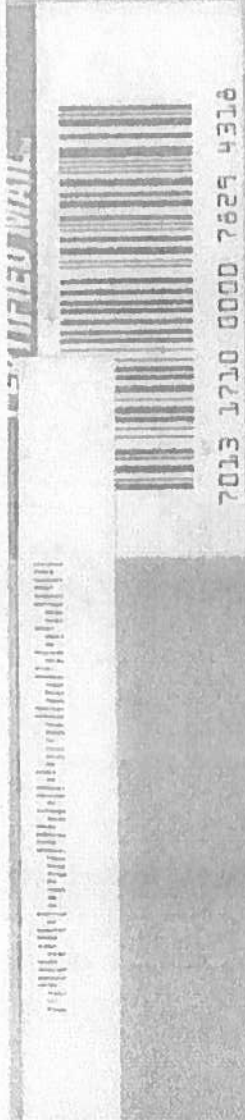


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# EXHIBIT 3



*Handwritten initials*



Carl M. Bormann, DAG

*From*  
**DEPARTMENT OF LAW AND PUBLIC SAFETY**

Richard J. Hughes Justice Complex

DIVISION OF LAW PO BOX 117 TRENTON, NJ 08625

**Ernest Williams**  
305 Maple Street  
Perth Amboy, NJ 08861

NIXIE 088613142-1N 05/19/14

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# EXHIBIT B

EXHIBIT B

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

CERTIFICATION OF COSTS  
BY INVESTIGATOR  
NATALIE M. MINTCHWARNER

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.