

**BEFORE THE COMMISSIONER OF SECURITIES AND INSURANCE,
OFFICE OF THE MONTANA STATE AUDITOR**

IN THE MATTER OF

ANNA LISA YARBRO, LICENSE #
3003546106; MR. BAIL INC., LICENSE
300185361

Respondents.

Case No. INS-2026-00056

**IMMEDIATE LICENSE
SUSPENSION AND CEASE AND
DESIST ORDER**

TO: ANNA LISA YARBRO
854 GINGER AVE.
BILLINGS MT 59105

MR. BAIL INC.
4085 CHAIN BRIDGE ROAD, SUITE 100
FAIRFAX VA 22030

and

1005 CENTRAL AVE.
BILLINGS MT 59102

The Commissioner of Securities and Insurance, Office of the Montana State Auditor (CSI), finds that protecting public safety and welfare imperatively requires the immediate suspension of the surety insurance producer licenses of Anna Lisa Yarbrow and Mr. Bail Inc. (Respondents). Respondents must **CEASE and DESIST** all operations in Montana.

COMMISSIONER'S AUTHORITY

The Commissioner has a duty to regulate the provision of insurance and to protect the public from harm based on insurer misconduct. The Commissioner may suspend or revoke an insurance producer license, levy a civil penalty in accordance with Mont. Code Ann. § 33-1-317, order restitution, or any combination of those actions, when a licensed insurance producer:

(c) violated or failed to comply with a provision of this code or has violated a rule, subpoena, or order of the commissioner or of the commissioner of any other state;

(f) in the conduct of the affairs under the license, used fraudulent, coercive, or dishonest practices or the licensee or applicant is incompetent, untrustworthy, financially irresponsible, or a source of injury and loss to the public[.] The Commissioner may summarily suspend a license if the Commissioner finds that “public health, safety, or welfare imperatively requires emergency action.” Section 4-631(3), MCA.

FINDINGS OF FACT

Mr. Bail Inc. is a Virginia-domiciled foreign profit corporation with an office located at 1005 Central Ave., Billings, Montana. Mr. Bail Inc. currently holds bond license #3000185361 with CSI. Anna Yarbrow (Yarbrow) is the manager of Mr. Bail Inc. in Montana. Yarbrow currently holds an active surety bail license #3003546106.

Respondents have used unlicensed bondsmen on at least three known occasions. Using unlicensed bondsmen is a dishonest practice, puts public safety at risk, and is a source of injury and loss to the public.

On December 30, 2025, Mr. Bail Inc. dispatched four individuals to Big Timber in Sweetgrass County, Montana, to enforce a bond issued by Mr. Bail Inc. and Anna Yarbrow. Three of the individuals employed by Mr. Bail, Brandon Wakefield, Austin Mistretta, and Jorrell Nagel, operated as bondsmen without a license. The fourth, Logan Delany had a bondsmen license.

Next, Anna Yarbrow directed her administrative assistant, Bobbie Helmey (Helmey), to sell, solicit or negotiate bail bonds, even though Ms. Helmey does not have a bondsmen license. In October 2025, CSI received a complaint from the Billings Police Department that Helmey was issuing bail surety insurance bonds without a license. CSI investigators reviewed jail calls, messages, and other supporting documents which revealed Helmey conducted extensive bond production activity without a valid license. Ms. Helmey publicly presented herself as a bondsman. CSI investigators interviewed Helmey on January 8, 2026. She confirmed the details of her activities at the Yellowstone County detention center. She further confirmed she answered calls, discussed bond costs and amounts, and admitted she advertised herself as an agent.

CSI investigators also interviewed Anna Yarbo on January 8, 2026. Yarbro identified herself as the manager of Mr. Bail Inc. She explained she hired Bobbie Helme as an office assistant but had her perform duties beyond clerical work. These duties included handling late-night jail calls, collecting payments, and occasionally sitting at the jail to obtain inmate information while she dropped bonds at the courthouse. Yarbro acknowledged this created a perception that Helme was a licensed agent, even though she did not have a license. Helme answered phone calls from inmates, negotiated bond amounts, and negotiated payment extensions. Yarbo admitted that Helme quoted bond amounts but claimed that she approved the payment plans.

Next, on March 4, 2026, four agents working on behalf of Mr. Bail, Brandon Wakefield, Austin Mistretta, Jorrel Nagel, and Ryan Smith, were sent to Missoula to attempt to apprehend an individual who was out of jail on a bond issued by Yarbo and Mr. Bail. According to the Motion and Affidavit for Leave to File Information in Montana Fourth Judicial District Court, Missoula County, Cause No. DC-25-120, Brandon Wakefield shot and killed the individual they were attempting to apprehend.

At the time of the shooting, Jorrel Nagel and Ryan Smith did not hold a surety bail bond licenses issued by CSI, having failed the licensing test multiple times in February 2026. However, both Nagel and Smith were wearing body armor and insignia identifying them as fugitive recovery agents, and they were armed at the time of the shooting. Despite not having a license, Smith was apparently the “boss” of the group.

CONCLUSIONS OF LAW

1. The Commissioner is authorized to act in protection of insurance consumers and in the public interest and has jurisdiction over this matter pursuant to Mont. Code Ann. § 33-1-311.
2. The Commissioner is tasked with enforcement of the Montana Insurance Code, including § 33-17-1001, and Bail Bond Insurance Licensing under Title 17 Part 16, § 33-17-1601.

3. The Commissioner may suspend, revoke, refuse to renew, or refuse to issue a license under this chapter, may levy a civil penalty in accordance with 33-1-317, or may choose any combination of actions when a licensee or applicant for licensure has: (c) violated or failed to comply with a provision of this code or has violated a rule, subpoena, or order of the commissioner or of the commissioner of any other state; (f) in the conduct of the affairs under the license, used fraudulent, coercive, or dishonest practices or the licensee or applicant is incompetent, untrustworthy, financially irresponsible, or a source of injury and loss to the public; (l) knowingly accepted insurance business from a person who is not licensed. Mont. Code Ann. § 33-17-1001 (c), (f), (l).

4. The license of a business entity may be suspended, revoked, refused, or denied if a reason listed in Mont. Code Ann. § 33-17-1001(1) applies to an individual designated in the license to exercise its powers. Mont. Code Ann. § 33-17-1001(2).

5. As outlined above, Respondents have repeatedly used unlicensed bondsmen to conduct surety bail bond business in the state of Montana. These dishonest practices put public health and safety at risk. Using unlicensed bondsmen is a dishonest practice, puts public safety at risk, and is a source of injury and loss to the public.

6. The public health, safety, and welfare, including the number of violations, the recency of the violations, and the magnitude of the violations, require immediate action to suspend Respondents' surety bail bond insurance licenses.

ORDER - IMMEDIATE LICENSE SUSPENSION

The Commissioner hereby suspends Respondents' surety insurance producer license as of the date of this notice. The Commissioner orders Anna Yarbrow and Mr. Bail Inc. to **CEASE and DESIST** operations in the state of Montana.

This means that Anna Yarbrow and anyone working under Mr. Bail's license may not issue new surety bail bond insurance in Montana. It further means that Anna Yarbrow

and anyone working under Mr. Bail's license may not arrest a principal under the authority in Mont. Code Ann. § 46-6-508.

CSI staff is directed to share a copy of this Order with appropriate law enforcement officials, courts and jails in Montana.

STATEMENT OF RIGHTS

Respondents may contest this action by presenting evidence and argument at a hearing. Respondents have a right to be represented by counsel at the hearing, if requested, and may waive formal proceedings under Mont. Code Ann. § 2-4-603.

If Respondents decided to contest the suspension, they must provide a written request for a hearing to Rune H. Vander Wey **within ten days** of the date of this notice, at 840 Helena Ave., Helena MT 59601, or CSI.LegalService@mt.gov.

In that hearing request, Respondents should also address: (1) Respondents availability for a hearing of the next four weeks; (2) whether Respondents would like to attend the hearing in person, via video conference, or by another means; and (3) whether any reasonable accommodations are needed for persons with disabilities who wish to participate in the hearing or whether alternative accessible format of this notice is needed.

CONTACT WITH COMMISSIONER'S OFFICE

If there are questions or concerns, please contact CSI at 406-444-2040 or CSI.LegalService@mt.gov. If represented by an attorney, please ensure this contact is made by the attorney.

POSSIBILITY OF DEFAULT

Failure to timely provide a written hearing request will result in a waiver of the Respondents' ability to challenge this Order.

DATED this 12th day of March, 2026.



JAMES BROWN
Commissioner of Securities & Insurance
Montana State Auditor

CERTIFICATE OF SERVICE

I hereby certify that on March 12, 2026, I caused a copy of the foregoing, *Immediate License Suspension and Cease and Desist Order*, to be served on the following persons by the following means:

1,2,3 Mail
4 E-Mail

1. ANNA LISA YARBRO
854 GINGER AVE.
BILLINGS MT 59105

2. MR. BAIL INC.
4085 CHAIN BRIDGE ROAD, SUITE 100
FAIRFAX VA 22030

3. MR. BAIL INC.
1005 CENTRAL AVE.
BILLINGS MT 59102

4. ANNAYARBRO91@GMAIL.COM



BRANDY MORRISON
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