

RUNE VANDER WEY

Legal Counsel

Commissioner of Securities & Insurance,

Office of the Montana State Auditor

840 Helena Avenue

Helena, MT 59601

Phone: (406) 444-2040

Fax: (406) 444-3497

Email: rvanderwey@mt.gov

E-Service: CSI.LegalService@mt.gov

Counsel for the Commissioner of Securities and Insurance

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

IN THE MATTER OF

MR. BAIL, LICENSE # 300185361

Respondent.

Case No. INS-2026-00056B

**NOTICE OF PROPOSED AGENCY
ACTION AND OPPORTUNITY FOR
HEARING**

TO: 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 (Commissioner), has cause to believe that Mr. Bail Inc., (Respondent) has violated the Montana Insurance Code, § 33-1-101, *et seq.*, MCA. The Commissioner proposes to revoke Mr. Bail's surety insurance license and impose a fine of up to \$5,000.00 per violation. The Commissioner has the authority to undertake this action pursuant to the Montana Insurance Code, including §§ 33-1-311, 33-1-317, and 33-17-1001, MCA.

The following is a proposed agency action. Acceptance of CSI's proposed action(s) will resolve this matter and it will be deemed a Final Agency Action based on the facts and law set out below. If Respondents chooses not to accept the penalty, an administrative

hearing must be requested; that request must be in writing and received by the Commissioner **within 24 days** of the date this Notice, as described in the Statement of Rights below. Failure to timely request a hearing can result in entry of a default order as stated in the Possibility of Default section below.

FACTUAL ALLEGATIONS

1. Mr. Bail Inc. is a Virginia-domiciled foreign profit corporation authorized to do bail bond business in Montana. Mr. Bail's office in Montana is located at 1005 Central Ave., Billings, Montana. Mr. Bail currently holds a bond license with CSI, license #3000185361, which was suspended by CSI on March 12, 2026.

2. Brian Cole is the 100% owner, president, director, and Montana registered agent, and Brittany Cole added as a director and officer on January 27, 2026 in the Secretary of State Annual Report.

3. Anna Yarbrow is the manager of Mr. Bail Inc., in Montana. She holds Montana surety bail license #3003546106 which was suspended by CSI on March 12, 2026.

4. CSI's Insurance Consumer Services Bureau (ICS) received a complaint on January 6, 2026 concerning the conduct of four Mr. Bail employees. The complainant alleged that on December 30, 2025, four individuals associated with Mr. Bail, Logan Delaney, Austin Mistretta, Brandon Wakefield, and Jorrell Nagel went to her residence. They lied about the purpose of their visit. Then they handcuffed and forced the complainant's boyfriend into their vehicle. Once inside the vehicle, despite not having an active warrant, they demanded payment of \$585 and threatened to return him to jail. The four Mr. Bail employees refused to identify themselves.

5. Based on the ICS complaint, CSI interviewed Yarbrow. She refused to identify the individuals involved in the December 30 incident. However, Mr. Bail issued a refund after CSI became involved.

6. Statements from the four participants conflicted with the complainant's account of the incident. Three of the four individuals involved—Brandon Wakefield,

Austin Mistretta, and Jorrell Nagel—were unlicensed at the time of the December 30 encounter.

7. Universal Fire & Casualty Insurance Company confirmed that the \$585 payment was treated as collateral. The insurance company stated that the delay in issuing the refund was due to internal processing. Universal Fire & Casualty Insurance Company provided information to ICS through Yarbrow and other Mr. Bail personnel located in Tennessee.

8. CSI has adopted administrative rules requiring a detailed collateral receipt. Admin. R. Mont. 6.6.6006. “According to Mr. Bail management there was no collateral receipt provided the evening of December 30, 2025, aside from what was generated by company’s card processing platform.”

9. In October 2025, CSI received a complaint from the Billings Police Department that a Mr. Bail employee, Bobbie Helmey, was conducting bail transactions without a license.

10. CSI investigators reviewed jail calls, messages, and other supporting documents which revealed Helmey conducted extensive bond production activity without a valid license.

11. This includes messages Helmey sent while working for Mr. Bail that instructed people seeking to be released on bail to provide false information (i.e., “Tell him to think like a smart criminal and just make up a number until he gets out then call with the correct numbers.”).

12. Ms. Helmey publicly presented herself as a bondsman. CSI investigators interviewed Ms. 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.

13. CSI investigators interviewed Anna Yarbrow on January 8, 2026. Yarbrow identified herself as the manager of Mr. Bail. She explained she hired Bobbie Helmey as an office assistant but had her perform duties beyond clerical work.

14. 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.

15. Yarbro acknowledged this created a perception that Helmey was a licensed agent, even though she did not have a license. Helmey answered phone calls from inmates, negotiated bond amounts, and negotiated payment extensions. Yarbro admitted Helmey quoted bond amounts, but she approved the payment plans.

16. Next, on March 4, 2026, Anna Yarbo dispatched four bond agents to Missoula in pursuit of a fugitive. The four Mr. Bail bond agents were Brandon Wakefield, Austin Mistretta, Jorrel Nagel, and Ryan Smith. The goal was to recover a fugitive, however, Brandon Wakefield shot and killed the fugitive.

17. Brandon Wakefield and Austin Mistretta were issued temporary surety bail bond insurance licenses in February 2026. However, the Commissioner has subsequently revoked and voided their licenses.

18. Jorrel Nagel does not have a license issue by CSI as he failed the surety bail bond license exam four times since January 2026. Ryan Smith also does not have a surety bail bond license because he failed the exam twice since February 2026.

19. Bobbie Helmey applied for a license on July 25, 2025. Based on the evidence that she had acted as an unlicensed bail agent, the Commissioner issued a letter which denied Helmey's application.

20. On March 20, 2026, Bobbie Helmey emailed Insurance Services Bureau Chief David Dachs in response to a letter denying her resident producer license application. Helmey alleged her employer Anna Yarbro, on behalf of Mr. Bail, had instructed her to perform unlicensed bail bond duties. Specifically, she would be paid \$25 under the table per bond she negotiated via Cash App payments. Cash App transactions show on occasion Yarbro paid Helmey more than the \$25 and sometimes the payments were delayed or less than the \$25 per bond.

21. On March 23, 2026, Investigator Hoffman conducted a phone interview with Bobbie Helmey. She reported she worked as an office assistant for Mr. Bail.

22. Helmey explained she had applied to CSI to obtain a resident surety bail bond producer license.

23. She worked for Anna Yarbrow, who knew she had applied for the surety bail bond license, but the application had not been granted yet. Despite this, Yarbrow directed her to perform work beyond duties that normally would be reserved for licensed bail bondsmen.

24. Specifically, Helmey had a dedicated work phone which took calls from jails and the Mr. Bail call center. She was to gather client information, handle payments, collected premium and fee payments, and complete bond paperwork. Helmey also negotiated bond terms with clients over the phone Yarbrow paid Helmey \$25 per bond she helped process.

25. Yarbrow instructed Helmey to sign Yarbrow's name and bonding license number on official documents, including surrender forms used when picking up inmates or person who had absconded on their bonds and "Powers" associated with the bonds.

26. Helmey provided her Cash App history to document all the payments from Yarbrow to Helmey. From July 2025 to her termination in December 2025, there are a total of 48 transactions totaling \$6,744.00 received and \$1,045.50 sent.

27. Helmey told CSI that Yarbrow had instructed her to tell CSI investigators she was just "the office girl" and to tell the investigators she never negotiated bonds or conducted bond work. Helmey believed she followed these instructions, but after the CSI interview, Yarbrow requested she return to work the next morning at 8:00 AM where she was terminated.

ASSERTIONS OF LAW

28. The Commissioner is authorized to act in protection of insurance consumers and in the public interest and has jurisdiction over this matter pursuant to § 33-1-311, MCA.

29. 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.

30. 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. Mont. Code Ann. § 33-17-1001(1)(c), (f).

31. The Commissioner may, after having conducted a hearing pursuant to 33-1-701, impose a fine not to exceed \$5,000 per violation, upon an insurance producer found to have violated a provision of this code or regulation promulgated by the Commissioner. The fine is in addition to all other penalties imposed by Montana law. Section 33-1-317, MCA.

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

33. Ms. Yarbo and Mr. Bail have repeatedly used unlicensed bondsmen to conduct surety bail bond production in the state of Montana. First on December 30, 2025, Ms. Yarbo and Mr. Bail sent three unlicensed bondsmen to Big Timber to collect an unpaid bond. Ms. Yarbo instructed her administrative assistant to answer phones and make bond quotes for prisoners. Ms. Yarbro also paid the administrative assistant under the table, to work as an unlicensed bondsman. The text messages and Cash App notes show the payments for specific bond work done by HelmeY.

34. Then on March 4, 2026, Ms. Yarbrow dispatched four bondsmen to Missoula to recover a fugitive. Two agents had temporary licenses, but two failed the exam multiple times and did not have a license. These dishonest practices put public health and safety at risk. Unlicensed bondsmen have not completed all the necessary training and exams. Using unlicensed bondsmen is a dishonest practice, puts public safety at risk, and is a source of injury and loss to the public.

35. The Commissioner proposes to assess a fine of \$280,000.00. The Commissioner finds there are 56 violations of Title 33 and the associated administrative rules. Mr. Bail used three unlicensed bondsmen on December 30, 2025. Mr. Bail allowed Helmey, an unlicensed employee, to conduct bond work. Helmey was paid 48 times, under the table, for writing bonds for Mr. Bail. Mr. Bail failed to properly supervise. Furthermore, Yarbrow ordered Bobbie Helmey to lie to CSI investigators about the work she does for Mr. Bail. Lastly, on March 4, 2026, four Mr. Bail employees, two of which did not have bondsmen licenses to Missoula to apprehend a fugitive. In the conduct of its affairs, Mr. Bail employed dishonest practices. Mr. Bail failed to provide a detailed collateral receipt in conjunction with the December 30 Big Timer incident.

PROPOSED AGENCY ACTION

WHEREFORE, the Commissioner, in his discretion and considering, *inter alia* the gravity, number and scope of offense(s), and the financial loss involved, and to protect the health, safety, and welfare of the public, proposes to order the following:

1. Revocation of Respondent's insurance producer license under § 33-17-1001, MCA.
2. Imposition of \$280,000.00 fine, payable to the State of Montana, plus interest at the statutory rate from the date of the Commissioner's final order or payment of the costs of the proceeding pursuant to § 33-1-317 and § 33-1-1211, MCA.

STATEMENT OF RIGHTS

Respondent is entitled to contest the Commissioner's proposed action by requesting a hearing; this is called an administrative or "contested case" hearing. Section 2-4-102(4), MCA. To do so, **within 24 days of the date this Notice**, Respondent must submit a

written hearing request to CSI at 840 Helena Avenue, Helena, MT 59601 or CSI.LegalService@mt.gov. A hearing request may, but does not have to, include a response to the allegations set forth above.

If a hearing is requested, the Commissioner may appoint an impartial hearing examiner to conduct the proceedings under the provisions of the Montana Administrative Procedures Act, Mont. Code Ann. Title 2, Chapter 4, Part 6. Sections 2-4-611, 33-1-701, MCA; Admin. R. Mont. 1.3.218. Respondent will be provided notice of the time, place, and nature of the hearing; and will be entitled to participate in the contested case process and respond and present evidence and arguments on all issues involved in this action. Section 2-4-601, -612, MCA.

Respondent has the right to retain legal counsel to represent, accompany, and advise them at any and all stages of this proceeding or may also elect to represent themselves; however, a business entity may not appear on its own behalf or through an agent other than an attorney licensed to practice law. Admin. R. Mont. 1.3.231.

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 shall result in the entry of a default order imposing the Commissioner's proposed action, without additional notice, pursuant to Admin. R. Mont. 1.3.214.

DATED this 22nd day of May, 2026.

/s/ Rune Vander Wey

RUNE VANDER WEY

Counsel for Commissioner of Securities & Insurance

CERTIFICATE OF SERVICE

I hereby certify that on May 22, 2026, I caused a copy of the foregoing, *Notice of Proposed Agency Action and Opportunity For Hearing*, to be served on the following persons by the following means:

1 Mail
1 E-Mail

1. Bruce Spencer
LAW OFFICES OF BRUCE M. SPENCER, PLLC
1 Jackson Creek Road, Box 2313
Montana City, MT 59634
bruce@brucespencerlaw.com

/s/ Brandy Morrison
BRANDY MORRISON
Paralegal