

STATE OF ARIZONA
DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS

In the Matter of:

No. 20A- 069 -INS

RIDGLEY, RHONDA JAUAN
(National Producer No. 15972640)

ORDER TO CEASE AND DESIST

CETTA, JOSEPH PAUL
(National Producer No. 16213001)

ALL OUT NOW BAIL BONDS LLC
(National Producer No. 16106000)

Respondents.

The Arizona Department of Insurance and Financial Institutions (“Department”) has received evidence that **Rhonda Jauan Ridgley (“Ridgley”), Joseph Paul Cetta (“Cetta”), and All Out Now Bail Bonds LLC (“All Out Now”) (collectively “Respondents)** unlawfully sold, solicited, and negotiated bail bond contracts without proper licensure in the State of Arizona. Accordingly, the Director of the Arizona Department of Insurance and Financial Institutions (the “Director”) makes the following Findings of Fact and Conclusions of Law and enters the following Order pursuant to A.R.S. § 20-292.

FINDINGS OF FACT

1. Ridgley was previously licensed as an Arizona bail bond agent. Her license, national producer number 15972640, expired on July 31, 2018, and became inactive on July 31, 2019.

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1 2. Ridgley’s business and mailing address of record with the Department is: 301
2 West Mohave Street, Phoenix, Arizona 85014. Ridgley’s business e-mail address of record
3 with the Department is rhondaridgley@yahoo.com .

4 3. Cetta was previously licensed as an Arizona bail bond agent. His license,
5 national producer number 16213001, expired on November 30, 2018, and became inactive
6 on December 1, 2019.

7 4. Cetta’s business and mailing address of record with the Department is: 301
8 West Mohave Street, Phoenix, Arizona 85014. Cetta does not have a business e-mail address
9 on record with the Department.

10 5. All Out Now was previously licensed as an Arizona business entity bail bond
11 agent. All Out Now’s license, number 16106000, expired on December 31, 2018 and became
12 inactive on October 29, 2020.

13 6. All Out Now’s address of record with the Department is: 301 West Mohave
14 Street, Phoenix, Arizona 85003. All Out Now does not have a business e-mail address on
15 record with the Department.

16 7. All Out Now is currently registered as an active business entity with the
17 Arizona Corporation Commission¹ (“ACC”). Ridgley is listed as the Manager and Statutory
18 Agent and Cetta is listed as a Member of All Out Now.

19 8. Ridgley’s address of record with the ACC is: 4532 West Kimberly Way,
20 Glendale, Arizona 85308.

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22 ¹ <https://ecorp.azcc.gov/EntitySearch/Index> (Last visited November 3, 2020)

1 9. Cetta's address of record with the ACC is: 301 West Mohave Street, Phoenix,
2 Arizona, 85003.

3 **Unlicensed Entity/False and Deceptive Advertising**

4 10. On April 26, 2018, The Department suspended All Out Now's license and on
5 October 29, 2020 the license became inactive.

6 11. In conducting an investigation on a consumer complaint, the Department
7 discovered that Respondents' web site was actively engaging in soliciting bail bond business.
8 All Out Now's web site² offered and marketed bail bond services and provided contact
9 information consisting of telephone numbers, email address, and a physical address of
10 licensed bail bond Agent, Lance Robinson ("Robinson").

11 12. During a telephone conversation with a Department's investigator, Robinson
12 confirmed that he purchased the rights to the All Out Now web site and telephone number
13 from the Respondents at some time in 2017.

14 13. On October 26, 2020, the Department discovered the All Out Now's web site³
15 was updated and included the following information, "We (All Out Now) are currently
16 closed for business. If you need help with posting a bail bond you may chose [sic] from a
17 number of Phoenix based bail bond companies. Or, we recommend Nice Guy's Bail Bonds
18 at 602-795-9000."

19 14. All Out Now continues to sale, solicit, and negotiate bail bonds through its web
20 site without holding a current and active business entity.

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22 ² <https://www.alloutnowbailbonds.com/> (last visited September 28, 2020)

23 ³ <https://alloutnowbailbonds.com/> (last visited October 26, 2020)

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CONCLUSIONS OF LAW

1. The Director has jurisdiction over this matter.

2. Respondent’s conduct, as described above, constitutes acting as a bail bond agent in violation of A.R.S. §20-340.01.

3. Pursuant to A.R.S. § 20-292, grounds exist for the Director to order Respondents’ to cease and desist from engaging in any act in furtherance of the violation of A.R.S. § 20-340.01.

ORDER

IT IS HEREBY ORDERED THAT:

1. **Rhonda Jauan Ridgley, Joseph Paul Cetta, and All Out Now Bail Bonds LLC** shall immediately cease and desist from unlawfully selling, soliciting or negotiating bail bonds.

2. This Order shall become effective immediately and shall remain in full force and effect until otherwise stayed, modified, vacated, or set aside.

NOTICE OF OPPORTUNITY FOR HEARING

Pursuant to Title 20 of the Arizona Revised Statutes, Respondents are hereby notified that they may request a hearing pursuant to A.R.S. § 20-161 to contest the order to cease and desist. Such a request must be in writing and received at the following address within thirty (30) days from the date hereof:

Arizona Department of Insurance
100 North 15th Avenue, Suite 261
Phoenix, Arizona 85007-2630
ATTN: Director’s Office

1 **COPY** delivered same date to:

2 Deian Ousounov, Regulatory Legal Affairs Officer
3 Ana Starcevic, Paralegal Project Specialist
4 Catherine M. O'Neil, Consumer Legal Affairs Officer
5 Steven Fromholtz, Assistant Director, Licensing Division
6 Aqueelah Currie, Licensing Supervisor
7 Jeff Eavenson, Investigator
8 Linda Lutz, Legal Assistant, Licensing Division
9 Arizona Department of Insurance
10 100 North 15th Avenue, Suite 261
11 Phoenix, Arizona 85007-2630

12 **COPY** delivered electronically, same date to:

13 Rhonda Jauan Ridgley
14 rhondaridgley@yahoo.com
15 Respondent

16 Lance Jeffery Robinson
17 niceguylance@gmail.com
18 Interested Party

19 *Ana Starcevic* for
20

Francine Juarez