



Ronnie Minnick
Bail Bond Education
1999 - Present



The Professional Bail Bondsman

Arkansas Statute 17-19-301

Arkansas Statute 17-19-301. Premiums

(a) With the exception of other provisions of this section, the premium or compensation for giving bond or depositing money or property as bail on any bond shall be **ten percent (10%)**, except that the amount may be rounded up to the nearest five-dollar .

There was **no prescribed maximum or minimum amounts** designated to be collected. Credit bonding became the vogue.

As a result, to the **dissatisfaction** of the **Judiciary** and **Law Enforcement**, the following complications arose: 1) **Collecting little or nothing of the required premium amount**; 2) The inmates **shopping bail bond agents** for the best reduced premium deal; and 3) **Discounting of the premium** itself.

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Credit-bonding practice coming to light in court
Firms charging as little as 1% upfrontBY JOHN LYNCH
ARKANSAS DEMOCRAT-GAZETTE

A Pulaski County prosecutor said she plans to start warning judges that defendants can post big bonds without having to immediately put up the staterequired 10 percent.

After hearing Deputy Prosecuting Attorney Barbara Mariani's concerns about the practice of credit bonding Thursday, Circuit Judge Willard Proctor Jr. ordered a Little Rock murder suspect to post \$25,000 in cash if he hopes to get out of jail before trial.

State law requires a bonding company to charge defendants 10 percent of the total bail, making the cost of a \$250,000 bond \$25,000.

Discounts are against the law, but credit bonding is legal and allows defendants to pay upfront only a portion of the 10 percent requirement, known as a premium, Mariani told Proctor. Defendants then pay off the difference over time. The upfront portion can be as little as 1 percent, Mariani said.

Bail is intended as a financial guarantee that a defendant will show up for court if released from jail. A bond is the legal agreement to secure the guarantee.

Higher bonds are more effective at ensuring defendants come to court, Mariani said.

"You are much more likely to show up if you've got \$25,000 riding on it rather than just \$1,000," she said.

Bond costs also are an issue for defendants with public defenders.

"If someone makes a \$250,000 bond, why is the public still paying for an attorney?" Mariani said.

Defendants who qualify for a public defender have to claim indigence, she said. For instance, a defendant with a public defender making \$400 monthly payments to a bondsman could instead use those funds toward a private attorney, she said.

Mariani said she doesn't know how widespread the creditbonding practice is or how many Pulaski County judges are aware of it, but she plans to make bond costs for defendants an issue at future hearings.

"It's a common practice" among the 56 companies licensed and regulated by the state's Professional Bail Bond Company and Professional Bail Bondsman Licensing Board, said Tommy Reed, executive director of the eight-member board. The board also regulates



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4:47 PM Wed Apr 5

arkleg.state.ar.us

87%

10 to the person.

11

12 SECTION 237. Arkansas Code § 17-1-103(d)(1), concerning registration,
13 certification, and licensing for criminal offenders and evidence of
14 rehabilitation, is amended to read as follows:

15 (1) Probation, ~~or parole, or post-release supervision~~; and

16

17 SECTION 238. Arkansas Code § 17-19-301(a), concerning premiums for
18 bail bonds, is amended to read as follows:

19 (a)(1) ~~With the exception of other provisions of~~ Except as provided in
20 this section, the premium or compensation for giving bond or depositing money
21 or property as bail on any bond shall be ten percent (10%), except that the
22 amount may be rounded up to the nearest five-dollar amount.

23 (2)(A) The premium or compensation under subdivision (a)(1) of
24 this section shall be deposited in full prior to release.

25 (B) In no event shall all or a portion of the premium or
26 compensation under subdivision (a)(1) of this section be deposited after
27 release.

28 (3) If property is deposited as bail to meet the premium or
29 compensation under subdivision (a)(1) of this section, appropriate
30 documentation shall be submitted to the court verifying:

31 (A) The value of the property deposited as bail; and

32 (B) That title to the property has been transferred to the
33 surety.

34



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Premium Collected in Full Prior to Release

- ❖ **If property to meet the premium....**
 - ❖ **Appropriate documentation shall be submitted to the court verifying: Judge does not have to approve in advance !**
 - ✓ **The value of the property deposited as bail; and**
 - ✓ **That title to the property has been transferred to the Surety.**
 - ✓ **Appropriate Documentation:**
 - ✓ **Deed to Real Property (as opposed to a mortgage)**
 - ✓ **Bill of Sale to Personal Property (opposed to chattel lien)**
 - ✓ **Title to Personal Property (as applicable)**
-



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Question: a person signs over their vehicle for the premium. Then after they get out they're able to come up with the amount of the fee to buy their vehicle back. Obviously we're going to sell it to first come first serve but if the bond customer is the person buying it does that in some way violate?

Answer: Looks awfully suspicious ! I would think it depended upon the actual value of the vehicle and amount of time elapsed. If the vehicle is worth \$7,000. And the premium was \$2,500, and the resale price back to the client was \$2,500, definitely appears to be financing. If the sales price is reasonably close to the actual value, say \$5,000, then it would seem to be a legitimate transaction.



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Property deposited to meet premium:

1. How Does the **Agent get Paid** ??
2. Company holding title to personal property can be subject to **liability** if property is involved in an accident, i.e Car, etc.
3. Property is sold for a **profit**, whose profit ?
4. Property is latter sold back to client on an installment promissory note ? Sounds like Financing !

Appears to be an unworkable alternative



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Someone doesn't have the full 10% but are only a **few hundred dollars short** ! “I (bondsman) will make up the difference, but you have to pay me back (and don't tell anybody)”

Answer: Receipt for \$10,000 fine and suspension. The "Grapevine" / "Skuttlebutt" etc. **People will talk**, are talking, secrets are no secrets any more, everybody is looking, watching, taking notes, listening in on jail telephone calls; and **Judges and Prosecutors are asking**. Do not **risk your license**, your Company's license and all their Agents to a Company suspension. Collect the full 10% premium prior to release. No financing.

Arkansas Professional Bail Bondsman Licensing Board

Division of



Arkansas Department of Labor and Licensing
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Sarah Huckabee Sanders
Governor

Daryl Bassett
Secretary of Labor & Licensing

**In the Matter of Bail Bond Financing, Inc.
and Andre Rucks**

Complaint #24-030

FINDING OF FACT, CONCLUSIONS OF LAW AND ORDER

A hearing on the above-referenced matter was held before the Arkansas Professional Bail Bond Company and Professional Bail Bondsman Licensing Board (“Board”) on July 16, 2025. Respondent Bail Bond Financing, Inc. was represented by Ben Honaker and Respondent Andre Rucks was represented by David Cannon. The Board was represented by Deputy Attorney General Doralee Chandler and Senior Assistant Attorney General Michael Lewis. Testimony was taken from Scott Handford, Michael Galbraith, Michelle Starr, Nancy Oudin, Olivia Glosson, and Rhonda Wilson. Finding proper notice had been given Respondents, the Board, from all the evidence presented, makes the following Findings of Fact, Conclusions of Law and Order:

FINDINGS OF FACT

1. At all times pertinent hereto, Respondent Bail Bond Financing, Inc. held a professional bail bond business license issued by the Board.
2. At all times pertinent hereto, Respondent Andre Rucks held a professional bail bond license issued by the Board.
3. The Board received a complaint from Brad Parnell with First Arkansas Bail Bonds, Inc.

4. On May 31, 2024, Respondent Rucks executed as the attorney-in-fact on a bond in the amount of \$100,000 for Tommy Glosson.
5. A bond in the amount of \$100,000 would require the payment of a \$10,000 premium plus fees at the time the bond was issued, and Mr. Glosson was released.
6. Respondent Rucks accepted payment of \$8,500.00 as the premium for the \$100,000 bond at the time of Mr. Glosson's release in violation of Ark. Code Ann. § 17-19-301(2)(A) and (B).

CONCLUSIONS OF LAW

1. Respondent Rucks violated Ark. Code Ann. § 17-19-301 (2)(A) and (B) as stated in Findings of Fact.
2. Respondent Bail Bond Financing, Inc. pursuant to Ark. Code Ann. § 17-19-210(c) violated Ark. Code Ann. § 17-19-301 (2)(A) and (B) as stated in Findings of Fact.

ORDER

1. Respondent Andre Rucks's license shall be assessed a penalty in the amount of \$10,000.00 and a ten (10) day suspension to initiate on August 1 and continue through August 10, 2025.
2. Respondent Bail Bond Financing, Inc. shall be assessed a penalty in the amount of \$2,500.00 for the company's acquiescence in the matter with payment due on or before July 21, 2025.

Pursuant to Arkansas Administrative Procedures Act, Ark. Code Ann. § 25-15-212, Respondents may petition for judicial review of this decision by filing a petition in the Circuit Court in the county in which he resides or does business or in the Circuit Court of Pulaski County within thirty (30) days after service of this Order.



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Someone doesn't have the full 10% but are only a few hundred dollars short!

“My brother is on the way to make up the difference”

Bondsman submits the bail bond to the sheriff's office, Defendant is released, but both remain in the sheriff's waiting room for the brother to get there with the remaining difference.

The Defendant has been released but without paying the full 10% premium (even if still in the sheriff's waiting room). Defendant fined \$10,000, revocation of license.

Company fined \$2,500.00



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8:05

5G W, 99



**13th Judicial
District
Drug Task
Force**



PRESS RELEASE

FOR IMMEDIATE RELEASE

After multiple reports to law enforcement that bonds were being financed in violation of Arkansas law, the 13th Judicial District Drug Task force and Criminal Apprehension Division conducted an operation to determine if bail bondsmen in this area were, in fact, financing bonds.

Officers with the task force obtained a copy of the bail bonding list published to the inmates in the **Ouachita County jail**. During the investigation which consisted of eight separate bonding companies, it was determined that two individuals were offering to finance a bond to release an inmate.

The three-way call with those individuals was recorded and Alvin "Andre" Rucks agreed to finance \$2,500 and would collect \$7,500 of a \$100,000 bond, a substantially lower price than statutorily required of a bondsman. The second individual on the call, Sheacarla Williams, agreed to do the bond for the lowered price financed by Mr. Rucks as she is a licensed bonding agent.

Law enforcement knew Mr. Rucks bonding license had been revoked, and he was not authorized to transact bonds. Following the call agents with the Drug task force obtained warrants for Mr. Rucks and Ms. Williams. Agents additionally photographed the \$7,500 of cash that was going to be used in this operation.

After the transaction of the cash between Mr. Rucks and law enforcement, he was taken into custody without incident for Bonding Without a License, a violation of ACA 17-19-201. After Mr. Rucks was taken into custody, Ms. Williams appeared at the Ouachita County Sheriff's Office to bond out Mr. Rucks where she was taken into custody for failing to obtain 10% of the \$100,000 bond thereby violating ACA 17-19-301 for financing a bond.

The \$7,500 in bond money was recovered from Mr. Rucks and again photographed and confirmed by serial number to be the cash used by law enforcement during the operation.

NOTE: All persons are presumed innocent until proven guilty in a court of law.