Espinoza Bail Bonds: Public Record Notes

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> **Why this matters:** Allen's calls to Star Bail Bonds numbers about two months ago came back to Espinoza Bail Bonds (Jose, Sacramento). The public records below don't prove that link on their own, but they show who Espinoza is and that CDI has already acted against him and his company.

Who he is

- **Jose F. Espinoza**, licensed bail agent **#1841969**, runs Espinoza Bail Bonds at **917 7th St, Sacramento, CA 95814** (his website; Napa County approved bail list).
- His website says he's a U.S. Army veteran who founded the business in 2014. The company's LinkedIn page says "founded 1999" (LinkedIn).

CDI has already acted against him (2023)

- On November 9, 2023, CDI announced an **Accusation and Orders to Show Cause** against Jose Florentino Espinoza, 47, of Sacramento, and a **Statement of Issues** against his business, Espinoza Bail Bonds, Inc. (CDI press release).
- CDI says **Espinoza Bail Bonds, Inc. is not now, and has never been, licensed** in California, which would make all of the company's transactions unlawful. Espinoza is accused of aiding and abetting it.
- CDI says the company sued former clients **at least 29 times** from March 2015 to January 2021 for breaching bail agreements. At least one lawsuit claimed a bond was written before the company even existed.
- CDI served orders seeking a **cease and desist**, an **industry ban** and **monetary penalties**. The investigation started with a consumer complaint.

The same pattern as Star

- His website lists offices in about **70 California cities**, including Pomona, West Covina, San Bernardino, Riverside and Corona, close to where Star's listings show up (joseespinozabailbonds.com).
- The BBB lists a second name, **"Online Bail Bonds,"** at the same 917 7th St address, with Jose Espinoza as owner/agent (BBB profile).

Still open

- How CDI's 2023 case ended: whether there was a ban, fine or settlement, and whether license #1841969 is active today.
- Proof tying Star to Espinoza. Allen's call notes would help here: which Star numbers, the dates, who answered, any name or license number given, and any callbacks.
- Whether "Online Bail Bonds" or any other name is on file with CDI for Espinoza's license.

Star case links

- Star section of the CBAA page: https://chadconleybailbonds.com/cbaa.html#c1
- Full Star report: https://chadconleybailbonds.com/cbaa/files/Star-Bail-Bonds-Report-to-Google.pdf

Sources

- CDI press release, Nov. 9, 2023: https://www.insurance.ca.gov/0400-news/0100-press-releases/2023/release063-2023.cfm
- Espinoza Bail Bonds, About page (license #1841969): https://joseespinozabailbonds.com/veteran-news/a-veteran-owned-bail-bond-business/
- Espinoza Bail Bonds, Sacramento location: https://joseespinozabailbonds.com/locations/sacramento/
- Espinoza Bail Bonds, home page and locations: https://joseespinozabailbonds.com/
- Napa County, Approved Bail Bond Companies: https://www.napacounty.gov/DocumentCenter/View/233/Approved-Bail-Bond-List
- BBB, Online Bail Bonds profile: https://www.bbb.org/us/ca/sacramento/profile/bail-bonds/online-bail-bonds-1156-90083812
- LinkedIn, Espinoza Bail Bonds, Inc.: https://www.linkedin.com/company/espinoza-bail-bonds

These are notes from public sources, not legal conclusions. The CDI items are allegations from 2023; the outcome wasn't checked.