

**OFFICE OF THE MISSISSIPPI SECRETARY OF STATE
REGULATION AND ENFORCEMENT**

IN THE MATTER OF:)	ADMINISTRATIVE
RAY FAMILY FUNERAL HOME, INC.)	PROCEEDING NUMBER:
)	P-10-0018
)	

CONSENT AGREEMENT

I. Jurisdiction

Finding it appropriate in the public interest, the Regulation and Enforcement Division of the Office of the Secretary of State of Mississippi (hereafter "Division"), on behalf of the Secretary of State, having the power to administer and to provide for the Mississippi Pre-need Cemetery and Funeral Registration Act, Miss. Code Ann. §§ 75-63-51 to 75-63-75 (hereafter "Act"), and Respondents do hereby enter into this Consent Agreement (hereafter "Agreement"). This Agreement settles all of the Division's allegations of violations of the Act by the Respondents.

II. Agreement

1. Respondents admit the jurisdiction of the Division as to all parties and matters herein under the authority of the Act. In consideration of a final resolution of the matters set forth in Paragraph I, and of other considerations set out hereinafter, the Division and Respondents hereby agree, stipulate, and undertake as follows. Further, Ray Family Funeral Home, Inc. admits the violations described herein:

- a. Ray Family Funeral Home, Inc. (hereafter "Ray"), in violation of Miss. Code Ann. § 75-63-65(1), sold nineteen (19) preneed contracts without being registered with the Secretary of State's Office.
2. Respondents will remit upon execution of this Consent Agreement an administrative penalty to the Secretary of State in the amount of Nine Hundred Fifty Dollars (\$950) by check made out to the Secretary of State's Office by July 6, 2010 for the violation of selling nineteen (19) preneed contracts without being registered with the Secretary of State's Office. As a result of this Agreement, the Secretary of State agrees not to pursue any further actions against Ray for the specific aforementioned violations.
3. Nothing contained herein shall be construed as limiting Respondents' rights to contest any finding or determination made by the Division or by a court concerning an alleged failure by Respondents to comply with any of the terms and provisions of this Agreement.
4. Respondents are aware of the right to a hearing on this matter at which they may be represented by counsel, present evidence, and cross-examine witnesses. Respondents hereby irrevocably waive the right to such a hearing.
5. Respondents understand that the entry of this Agreement represents the settlement of regulatory claims by the Division against Respondents as of the date of this Agreement.

I. Acknowledgement

The parties acknowledge that they have read this Agreement in its entirety and fully understand the rights, terms, and obligations of each contained therein and they have been vested

with the express authority to enter into this Agreement. The parties further acknowledge that they have not been threatened or otherwise coerced into entering into this Consent Agreement.

The undersigned hereby acknowledge and agree to the terms and conditions of the foregoing Agreement by written consent.

So Agreed, this the 7 day of June, 2010.

RAY FAMILY FUNERAL HOME, INC.

BY: David Ray
David Ray
Owner,
Ray Family Funeral Home

Date: 7 June 10

C. DELBERT HOSEMANN, JR.
SECRETARY OF STATE
In his Official Capacity

BY: Amy C. Foster
Amy Foster
Senior Attorney,
Regulation and Enforcement

Date: 6/14/2010

RAY FAMILY FUNERAL HOME, INC.
206 BISHOP ROAD
PH 662-843-1709
CLEVELAND, MS 38732

PLANTERS BANK & TRUST COMPANY
Cleveland, MS 38732

85-570/842

01036

CHECK NO.

10366

DATE
06/07/10

AMOUNT
950.00

Nine Hundred Fifty And 00/100 Dollars***

PAY
TO THE
ORDER
OF

SECRETARY OF STATE
P.O. BOX ~~23083~~ 136
JACKSON, MS 39225-3083

David Ray

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⑈6100050625⑈

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