

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

IN THE MATTER OF: ROYAL FUNERAL HOME, LLC 507 ASHTON AVENUE CLARKSDALE, MISSISSIPPI 38614	{ } { } { } { }	ADMINISTRATIVE PROCEEDING NUMBER: LPR-19-3744
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Respondent

CONSENT ORDER

I. Jurisdiction

Finding it appropriate and in the public interest, the Regulation and Enforcement Division of the Office of the Secretary of State of Mississippi (“Division”), on behalf of the Secretary of State, having the power to administer and provide for the Mississippi Preneed Cemetery and Funeral Registration Act, Mississippi Code Annotated Section 75-63-51 to 75-63-75 (“Act”), and Respondent do hereby enter into this Consent Order (“Order”). This Order is entered into by the Division and the Respondent in lieu of the issuance of formal charges by the division alleging a violation of the Act.

II. Agreement

Respondent admits 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 herein, the Division and Respondent hereby agree, stipulate, and undertake as follows:

1. Royal Funeral Home, LLC (“Royal”) is a preneed provider that is not registered with the Mississippi Secretary of State’s Office.
2. Respondent hereby admits to the following violations of the Act:

- a. Royal, in violation of Mississippi Code Annotated Section 75-63-65(1), sold at least Six (6) preneed contracts while not being registered to sell preneed merchandise and services with the Division.
 - b. Royal, in violation of Mississippi Code Annotated Section 75-63-55(3), did not fund at least Six (6) preneed sales by depositing the funds in trust or securing an insurance policy.
 - c. Royal, in violation of Mississippi Code Annotated Section 75-63-55(1), sold at least Six (6) preneed contracts on forms that were not approved by the Division.
3. Royal agrees to follow the laws contained in the Act and the regulations promulgated thereunder.
4. Royal agrees to refund all monies paid by any individuals who purchased preneed goods and services. Specifically, the Six (6) individuals who are specified in the Division's Findings Letter sent on June 12, 2019 which are: L.C. Brown - \$1,700.00; Joe L. Rushing - \$615.00; Bernice Foster -- \$225.00; Jerlean Cooper - \$300.00; O.C. Ross - \$520.00; and John Johnson - \$1,500.00. the total amount owed to these six individuals is \$4,860.00. These monies will be refunded to the purchasers no later than December 31, 2019. Proof of these refunds should be forwarded to the Division no later than the close of business on December 31, 2019.
5. Royal agrees to Cease and Desist selling preneed merchandise and services while not licensed by the Division.
6. The Division acknowledges that Royal has removed the 'Pre-Arrangements' section of their website

7. Royal will remit upon execution of this Order an administrative fine to the Secretary of State in the amount of One Thousand Dollars (\$1,000.00), made payable to the Secretary of State's Office. This fine is for violations of the act as authorized in Mississippi Code Annotated Section 75-63-69(1)(b) and is due to the Secretary of State's Office no later than the close of business on October 15, 2019.
8. Respondent is aware of the right to a hearing on this matter at which Respondent may be represented by counsel, present evidence, and cross-examine witnesses.
Respondent hereby irrevocably waives the right to such a hearing.
9. Respondent understands that the entry of this Order represents the settlement of an impending regulatory charge by the Division and Respondent as of the date of this Order.
10. Respondent understands that the Division retains jurisdiction over the matters addressed in this Consent Order until all obligations by Respondent are fulfilled.
11. Respondent understands that the Division retains jurisdiction over any and all instances of the sale of preneed goods and services not addressed specifically in this Order.

III. Acknowledgement

The parties acknowledge that they have read this Order in its entirety and fully understand the rights, terms, and obligations of each contained herein. The parties also acknowledge that they have been vested with the express authority to enter into this Order. The parties further acknowledge that they have not been threatened or otherwise coerced into entering into this Order.

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

So Agreed, this the 17th day of September 2019.

ROYAL FUNERAL HOME, LLC

BY: Bradford W. Fair, Sr.
Bradford W. Fair, Sr.
Owner

Date: 09/17/19

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

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

Date: 10/3/19

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