OFFICE OF THE MISSISSIPPI SECRETARY OF STATE
REGULATION AND ENFORCEMENT

IN THE MATTER OF:)
TLR ENTERPRISES, INC.)
D/B/A T.L. REDMON FUNERAL HOME)
1308 SOUTH DAVIS AVENUE)
CLEVELAND, MS 38732)
)
) Respondent

) ADMINISTRATIVE
) PROCEEDING NUMBER:
) LPC-16-1635

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 Sections 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

In consideration of a final resolution of the matters set forth herein, the Division and Respondent hereby agree, stipulate, and undertake as follows:

1. Respondent admits the jurisdiction of the Division as to all parties and matters herein under the authority of the Act.

2. TLR Enterprises, Inc. d/b/a T.L. Redmon Funeral Home ("Redmon") is a preneed provider that is registered with the Mississippi Secretary of State’s Office. Registration number 120000140.

3. Respondent hereby admits to the following violations of the Act:
a. Redmon, in violation of Mississippi Code Annotated Section 75-63-59(4), did not trust fifty percent (50%) for funds received for preneed merchandise and services contracts written prior to July 1, 2006 or eighty-five percent (85%) of funds received for preneed merchandise and services contracts written after July 1, 2006. This violation represents Eleven (11) preneed consumers and Twenty-Eight Thousand One Hundred Forty-One Dollars and Twenty-Five Cents ($28,141.25) in insufficiently trusted consumer funds.

b. Redmon, in violation of Mississippi Code Annotated Section 75-63-59(4), did not trust consumer funds by the deadline in the aforementioned statute.

c. Redmon, in violation of Mississippi Code Annotated Section 75-63-55(2), did not clearly indicate all merchandise and services covered by the preneed merchandise and services contract by itemizing on at least twelve (12) occasions.

4. As such, Redmon agrees to the following:

a. Redmon agrees to deposit no less than One Thousand Five Hundred Sixty-Three Dollars and Forty-One Cents ($1,563.41) per month into their MFDA preneed trust account for Eighteen (18) months on or before the last day of each month until the deficiency is resolved. The first deficiency payment is due March 31, 2016, with the final payment being made on or before August 31, 2017.

b. Redmon acknowledges that these deposits are required to meet the obligations of Miss. Code Ann. Section 75-63-59.

c. Redmon further acknowledges that it is required to meet the obligations of Miss. Code Ann. Section 75-63-59, for the trusting of Eighty-Five percent (85%) of all preneed funds received between September 2015 and the present time and agrees to meet these obligations.
d. Redmon further acknowledges that it is required to meet the obligations of Miss. Code Ann. Section 75-63-59, for the trusting of Eighty-Five percent (85%) of all preneed funds received in the future and agrees to meet these obligations. Further, Redmon acknowledges that these funds should be deposited in the trust by the fifth (5th) day of the following month from when the funds are received and agrees to do so.

e. Redmon acknowledges that all preneed contracts must be itemized in accordance with Miss. Code Ann. Section 75-63-55(2). Redmon acknowledges that this means that each preneed contract must clearly indicate all merchandise and services that have been purchased by the consumer. Redmon agrees to itemize all preneed contracts in accordance with Miss. Code Ann. Section 75-63-55(2).

5. Redmon 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 March 31, 2016.

6. Nothing contained herein shall be construed as limiting Respondent’s rights to contest any finding or determination made by the Division or by a court concerning an alleged failure by Respondent to comply with any of the terms and provisions of this Order.

7. 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.

8. Respondent understands that the entry of this Order represents the settlement of an impending regulatory charge by the Division against Respondent as of the date of this Order.
9. Respondent understands that the Division retains jurisdiction over the matters addressed in this Consent Order until all obligations by Respondent are fulfilled, including but not limited to enforcement actions authorized by Miss. Code Ann. §§ 75-63-51, et seq. which includes revocation of registration, fines, and/or imprisonment.

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 Consent Order.

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

So Agreed, this the 16th day of March, 2016.

TLR ENTERPRISES, INC.
d/b/a T.L. REDMON FUNERAL HOME

BY: [Signature]
President
Date: 3/16/16

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

BY: [Signature]
Amy C. Foster
Senior Attorney,
Regulation and Enforcement
Date: 3/16/16

4 of 4