

BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT
STATE OF OKLAHOMA



STATE OF OKLAHOMA *ex rel.*)
DEPARTMENT OF CONSUMER CREDIT,)

Petitioner)

v.)

NORTHSTAR CEMETERY SERVICES)
OF OKLAHOMA, LLC,)
D/B/A FLORAL HAVEN MEMORIAL)
GARDEN,)

Respondent)

Case No. 17-0395-DIS

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, Northstar Cemetery Services of Oklahoma LLC, d/b/a Floral Haven Memorial Garden, ("Respondent") voluntarily enter into this Consent Order as an informal disposition of this individual proceeding to avoid litigation. Respondent agrees to waive its right to a hearing under the Oklahoma Administrative Procedures Act and both parties agree as follows:

(1) Petitioner restates and incorporates by reference the allegations made by Petitioner in the Notice of Hearing filed in this matter.

- a. Respondent is a foreign limited liability company under the jurisdiction of the State of Delaware, Oklahoma Secretary of State filing number 3712162658, active filing status.
- b. Respondent transacts business at 6500 S. 129TH E. Ave., Broken Arrow, OK 74012.
- c. On February 27, 2018, Notice of Hearing was sent to Respondent's registered agent listed on the Oklahoma Secretary of State's website as The Corporation Company at the address of 735 First National Building, 120 N. Robinson, Oklahoma City, OK 73102. Said Notice was returned from the post office on March 5, 2018

stating "Return to sender, attempted not known, unable to forward".

- d. On September 12, 2017, Jimmie Ray and Michael Thompson, consumer credit investigators, entered Respondent's business premises and spoke to Walter Still, Manager.
- e. The investigators asked Mr. Still about financing options for Respondent's consumers. Mr. Still advised that Respondent offers in-house financing to its consumers. Mr. Still advised that Respondent has been carrying the financing for the burial lots for many years. Upon request, the investigators viewed the cemetery contract agreement that listed financing terms and customer signatures. Mr. Still signed a statement stating that Respondent does offer in-house financing to its consumers.
- f. The copy of the Purchase Agreement for H. Brown lists the purchase of a Garden of Faith Lot 130C, sp4. The Seller is listed as NorthStar Cemetery Services of Oklahoma, LLC d/b/a Floral Haven Memorial Gardens. The terms of the contract are 60 monthly payments in the amount of \$124.13 with the first payment due on April 20, 2017. Total sales price of the Internment Rights and Merchandise is \$8,222.80. The interest rate is listed as 2.9%.
- g. Respondent is not a supervised financial organization or a person holding a license to make supervised loans issued under 14A O.S. § 3-501 et seq.
- h. As of October 3, 2017, Respondent is licensed in the State of Oklahoma pursuant to the provisions of 14A O.S. §§ 6-201 through 6-203 of the UCCC. The notification filing license application was received on September 25, 2017.
- i. Respondent did not file notification pursuant to the provisions of Section 6-202 of the UCCC, on or before January 31, 2017.

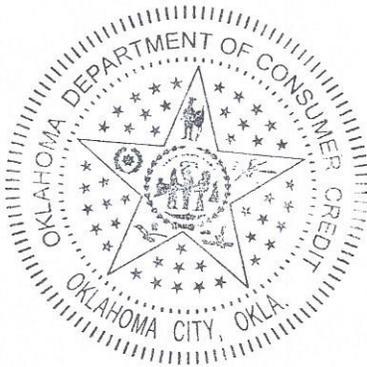
(2) Respondent does not admit to the allegations made by the Petitioner in the Notice of Hearing filed in this matter, and incorporated by reference in this Consent Order.

(3) Respondent agrees to pay a \$500.00 civil penalty, payable to the Oklahoma Department of Consumer Credit, on or before April 27, 2018.

(4) The payment shall be made payable by check or money order to the Oklahoma Department of Consumer Credit, shall indicate the payment is for Case Number 17-0395-DIS and shall be addressed to the attention of John T. Coyne, Chief Enforcement Attorney, Department of Consumer Credit, 3613 N.W. 56th Street, Suite 240, Oklahoma City, Oklahoma 73112.

(5) A file stamped copy of this Consent Order will be returned to Respondent upon signature of the Administrator of the Department of Consumer Credit or the Deputy Administrator of the Department Consumer Credit.

(6) If Respondent fails to comply with the terms of this Consent Order, the Administrator of the Department of Consumer Credit is authorized to file an application to enforce this Consent Order in the District Court of Oklahoma County, Oklahoma in accordance with the provisions of 14 O.S. § 6-113(4).



[Redacted signature area]

Scott Lesher
Administrator
State of Oklahoma
Department of Consumer Credit

Dated: 4-9-18

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Northstar Cemetery Services of
Oklahoma, LLC dba
Floral Haven Memorial Garden

Dated: _____

