



Charles G. Cooper  
Commissioner

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**TEXAS DEPARTMENT OF BANKING**

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**PRESS RELEASE**

*Date: June 7, 2012*

**Department of Banking Issues a Cease and Desist Order to the Owner and to the General Manager of All Faiths Funeral Services of Houston**

On May 10, 2012, the Texas Banking Commissioner issued an Order to Cease and Desist Activity and Pay Restitution to Tyler Esser, individually and as owner of All Faiths Funeral Services of Houston, and Fred Esser, individually and as General Manager of All Faiths Funeral Services of Houston, relating to the illegal sale of prepaid funeral benefits contracts without a permit in violation of Chapter 154, Texas Finance Code.

The Order also requires the funeral home to notify the Texas Department of Banking regarding all outstanding prepaid contracts and refund the monies received by the funeral home from the sale of the prepaid contracts. The All Faiths Funeral Services funeral home has gone out of business. Persons who have purchased prepaid contracts from this funeral home that are outstanding are encouraged to contact the Texas Department of Banking.

Inquiries regarding this matter should be directed to:

Texas Department of Banking  
Special Audits Division  
2601 N. Lamar Blvd.  
Austin, Texas 78705-4294

Toll-free (877) 276-5554, at the menu prompt select "3" for Inquiries/Complaints, at the next prompt select "6" for Funeral Contracts/Cemeteries or directly (512) 475-1287.