Texas Department of Banking Press Release

Department Issues Cease and Desist Order to Frank Hesbrook, Waco, Texas

Date: October 15, 2008

On September 19, 2008, the Texas Department of Banking issued a Cease and Desist Order to Frank Hesbrook, owner of Calvary Funeral Home located in Waco, Texas, relating to the sale of prepaid funeral benefit contracts. Mr. Hesbrook violated Chapter 154of the Texas Finance Code by selling prepaid funeral benefit contracts without a permit issued by the Department. Under the Cease and Desist Order, Mr. Hesbrook was instructed to cease selling prepaid funeral benefit contracts and cease collecting associated funds. The Cease and Desist Order became final on October 8, 2008. Calvary Funeral Home is now closed.

If you purchased a prepaid funeral benefit contract from Mr. Hesbrook or Calvary Funeral Home, contact the Department of Banking to verify the status of your contract and to find out more about your options. The Department's address and phone number is:

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) 475-1285.