



Charles G. Cooper  
Commissioner

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## **TEXAS DEPARTMENT OF BANKING**

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### **PRESS RELEASE**

*Date: April 5, 2019*

### **Texas Department of Banking Commissioner Issues Emergency Order Relating to Clarence Lewis & Son Mortuary, Clarence W. Lewis, Sr. and Creisha Lewis Cotton**

On April 3, 2019, the Texas Banking Commissioner Charles G. Cooper (Commissioner) issued an Emergency Order to Cease and Desist Activity and to Seize Prepaid Funeral Records relating to Clarence Lewis & Son Mortuary, its owner, Clarence W. Lewis, Sr., and its office administrator, Creisha Lewis Cotton (collectively Respondents), of Conroe, Texas. Respondents violated Texas Finance Code (Finance Code) § 154.101 by selling an illegal contract for prepaid funeral benefits totaling \$5,085.

Under Finance Code § 154.101, a person must hold a permit to sell prepaid funeral benefits, or accept money for prepaid funeral benefits, for any contract in Texas. Respondents do not possess a valid permit to sell prepaid funeral services. Respondents ignored multiple demands from the Department to refund the purchaser \$5,085 for the illegal contract; cease and desist from writing any new contracts with prepaid funeral benefits or accepting related funds; and provide the Department with copies of all similar contracts along with an itemization of funds received related to those contracts.

Per Finance Code §§ 154.412(a) and 154.408(a), the Commissioner issued an order directing the Department to seize Respondents' records related to the sale of prepaid funeral benefits and directing Respondents to cease and desist from engaging in the solicitation or sale of any prepaid funeral benefits contracts or acceptance of related funds unless acting under the authority of a valid permit issued by the Department pursuant to Finance Code Chapter 154. In addition, the Commissioner found that immediate and irreparable harm was threatened to the purchaser of the illegal contract and the public. Thus, pursuant to Finance Code §§ 154.412(c) and 154.4081(a), the Commissioner issued the order as an Emergency Order, which takes immediate effect. The full text of the [Emergency Order](#) can be viewed on the Department's website.

Inquiries regarding this matter should be directed to:

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