

**BEFORE THE MISSISSIPPI INSURANCE DEPARTMENT
STATE OF MISSISSIPPI**

IN RE: LOUIS HOWARD D/B/A HOWARD HOME ENTERPRISES

AGREED ADMINISTRATIVE ORDER

THIS MATTER came on for hearing before the Commissioner of Insurance of the State of Mississippi (hereinafter "Commissioner"), by and through his specially designated appointee, the Hon. Brandon White (hereinafter "Hearing Officer"), in the Office of the Commissioner, 10th Floor, Woolfolk State Office Building, 501 North West Street, Jackson, MS 39205, on Wednesday, August 14, 2013, at 10:00 a.m., pursuant to a Notice of Hearing and Statement of Charges brought against **LOUIS HOWARD D/B/A HOWARD HOME ENTERPRISES** ("Respondent"). After service and notice, Respondent appeared at the hearing. Furthermore, the parties to this hearing did announce that they have come to a mutual resolution and agreement of issues involved in the hearing, and that Respondent did expressly agree to the following relief:

FINDINGS OF FACT

After considering all of the evidence and testimony presented, the Commissioner makes the following findings of fact:

On at least 12 occasions during the years 2010 through 2013, Respondent failed to pay installation inspection fees due to the Mississippi State Fire Marshall's Office for factory built home installations which Respondent had completed during that time period. The total amount of unpaid and delinquent inspection fees by Respondent is One Thousand Nine Hundred Twenty Dollars (\$1,920.00), which amounts to 12 separate instances of failing to pay the required \$160 installation inspection fee.

That on at least 3 occasions, Respondent has failed to provide the State Fire Marshal's Office with the required Affidavit/Correction Statement addressing deficiencies found following the State Fire Marshal's home inspection, including inspections performed for the following home owners: Sokhen Bates, Brenda Odom, and Debbie Albritton.

CONCLUSIONS OF LAW

In light of the aforementioned findings of fact, the Commissioner finds that the Respondent has committed fifteen (15) separate violations of Miss. Code of 1972, §75-49-9(11) (Supp. 2012) and the State Fire Marshal Regulation MH-5 and related regulations.

ORDER

IT IS, THEREFORE, ORDERED AND ADJUDGED that Respondent, **LOUIS HOWARD D/B/A HOWARD HOME ENTERPRISES**, is indebted to the Mississippi State Fire Marshal's Office in the amount of \$1,920 for outstanding and delinquent factory built home inspection fees. Additionally, the Commissioner reserves the right to impose a fine at a future date, following an additional hearing in this matter, pursuant to Miss. Code of 1972, § 75-49-19 (Supp. 2012).

It is further Ordered that the Installer/Transporter License held by the Respondent, **LOUIS HOWARD D/B/A HOWARD HOME ENTERPRISES**, being license number 15008866, should be and hereby is placed on probationary status, subject to the following conditions:

- 1) That all outstanding fees be paid in full prior to February 14, 2014.
- 2) Respondent shall submit all additional inspection fees to the State Fire Marshal's Office simultaneous with and to accompany all Property Locator forms being submitted.
- 3) All the above referenced Affidavit / Correction Statements that are delinquent shall be completed (including the correction of all deficiencies) and turned in to the State Fire Marshal's Office as soon as practical, but no later than February 14, 2014.
- 4) All Property Locator forms and Affidavits / Correction Statements, as well as all other required documents for submission to the State Fire Marshal's Office, shall be turned in within the time period required by law.

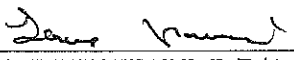
It is further Ordered that this case is hereby set for Review on March 19, 2014, at 10:00 a.m., at the at the Mississippi Insurance Department (hereinafter "Department"), Suite 1001 Woolfolk Building, 501 North West Street, Jackson, Mississippi, and no further notice of the hearing shall be required.

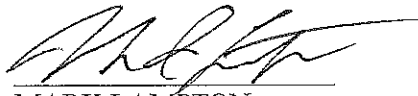
SUBMITTED BY:



Hon. Brandon White
Hearing Officer


AGREED TO BY:



LOUIS HOWARD D/B/A
HOWARD HOME ENTERPRISES

MARK LAMPTON
Special Assistant Attorney General
Mississippi Department of Insurance

SO ORDERED, this the 16th day of August 2013.



MIKE CHANEY
COMMISSIONER OF INSURANCE