

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

**IN RE: MICHAEL WILLIAMS D/B/A BLAKE'S MOBILE HOME TRANSPORT
 INSTALLER/TRANSPORTER LICENSE # 15007486**

FINAL 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, January 22, 2014, at 10:00 o'clock a.m., pursuant to a Notice of Hearing and Statement of Charges brought against MICHAEL WILLIAMS, doing business as BLAKE'S MOBILE HOME TRANSPORT ("Respondent") dated December 18, 2013. Respondent received notice of the hearing, as evidenced by proof of delivery via United States Mail, Certified Mail, to his address of record. The Commissioner, based on the evidence presented at the hearing, makes the following findings of fact and conclusions of law by clear and convincing evidence:

FINDINGS OF FACT

That during the period of time that Respondent held a Mississippi license to operate as a Manufactured Home Retailer/Installer, the Respondent has failed to act with trustworthiness, integrity and competency in transacting its business, and it would be in the best interest of the public that Respondent's license be revoked. Respondent's conduct supporting this conclusion includes, but is not limited to, the following conduct:

- (a) Respondent has regularly failed to pay installation inspection fees due to the Mississippi Department of Insurance, Division of State Fire Marshal, in a timely manner.

Respondent is guilty of at least fifty-four (54) separate violations of Miss. Code Ann. §75-49-9(11) and MH-2009-1, Section 8(A)(1)(a), based upon his failure to pay installation inspection fees in a timely fashion. The total amount of unpaid and delinquent inspection fees which are delinquent and owing by Respondent as of the date of hearing is Nine Thousand Six Hundred Dollars (\$9,600).

(b) Respondent is guilty of thirteen (13) separate violations of Mississippi Department of Insurance, Division of the Fire Marshall Regulation 2009-1, Section 8, (A)(3)(a), and Mississippi Department of Insurance, Division of the Fire Marshall Regulation Bulletin 2010-3, Section (3)(b), in that Respondent has failed to respond to 13 different Affidavit / Correction Statements within the required 20 day time limit. This conduct also constitutes 13 separate violations of Miss. Code § 79-49-19.

(c) Respondent is guilty of three (3) separate violations of Mississippi Department of Insurance, Division of the Fire Marshall Regulation MH-5, Section 205(K), and Miss. Code § 79-49-19, in that Respondent failed to submit the required Installation Property Location form within the required time period for three (3) separate installations performed by Respondent.

ORDER

IT IS, THEREFORE, ORDERED as follows:

1. That the Mississippi Installer / Transporter License No. 15007486 issued to Respondent, Michael Williams d/b/a Blake's Mobile Home Transport, should be, and hereby is **REVOKED**.

2. That Respondent, Michael Williams d/b/a Blake's Mobile Home Transport, is assessed an Administrative fine in the amount of \$2,500 pursuant to the provisions of Miss. Code §75-49-19 (Supp. 2012).

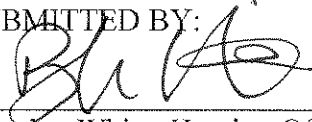
3. That Respondent, Michael Williams d/b/a Blake's Mobile Home Transport, is indebted to the Mississippi Insurance Department for delinquent inspection fees, in the total amount of Nine Thousand Six Hundred Dollars (\$9,600) which is now due and payable.

4. Respondent, Michael Williams d/b/a Blake's Mobile Home Transport, is directed to cease and refrain from engaging in the transportation or installation of a factory-built home intended to be used for human habitation, until such time in the future as he may obtain a license from the Commissioner of Insurance for the State of Mississippi as required by § 75-49-9 of the Mississippi Code of 1972, as amended.

5. Respondent is directed to remove from display any signs or other advertisements which could mislead a consumer into believing he is still conducting business as an Installer/Transporter of Factory Built Homes.

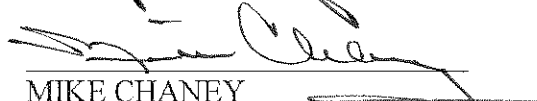
It is noted that the Respondent failed to appear at the hearing of this matter, and therefore the Respondent has no right of appeal, pursuant to the provisions of Miss. Code of 1972, §75-49-13(6) (Supp. 2012).

SUBMITTED BY:



Brandon White, Hearing Officer

SO ORDERED, this the 20 day of January, 2014.



MIKE CHANEY
COMMISSIONER OF INSURANCE

Prepared by:



Mark Lampton, Esq.
Special Assistant Attorney General