

NORTH CAROLINA
WAKE COUNTY

BEFORE THE NORTH CAROLINA
BOARD OF FUNERAL SERVICE
CASE NO. M25-0058

In the matter of:

Neddo Watkins, Inc. d/b/a
Lowe-Neddo Funeral Home and
Michael J. Neddo
Respondents.

)
)
)
)
)
)

CONSENT ORDER

THIS CAUSE comes before the North Carolina Board of Funeral Service (the "Board") at its offices at 1033 Wade Avenue in Raleigh, North Carolina, with a quorum present. The Board and Respondent stipulate and agree to the entry of the following Consent Order:

FINDINGS OF FACT

1. Respondent Neddo Watkins, Inc. d/b/a Lowe-Neddo Funeral Home (hereinafter "Respondent Funeral Home") is licensed by the Board as Funeral Establishment Permit No. 0668 and Preneed Establishment Permit No. 0737 and, therefore, is subject to Chapter 90 of the North Carolina General Statutes and Title 21, Chapter 34 of the North Carolina Administrative Code. Respondent Funeral Home is located in Matthews, North Carolina.
2. Respondent Michael J. Neddo (hereinafter "Respondent Individual" or collectively with Respondent Funeral Home as "Respondents") is licensed by the Board as Funeral Service Licensee No. 2576 and, therefore, is subject to Chapter 90 of the North Carolina General Statutes and Title 21, Chapter 34 of the North Carolina Administrative Code.
3. For all times relevant to this Notice of Hearing, Respondent Individual has been a shareholder and licensed manager of Respondent Funeral Home and has held a preneed sales license on behalf of Respondent Funeral Home.
4. On March 12, 2024, Respondents and the Board entered into a Consent Order pertaining to Board Case No. M23-0047, in which Respondent and the Board agreed, among other things, that Respondents had failed to timely file approximately 31 preneed contracts with the Board within ten (10) days of sale and had failed to timely file approximately five (5) certificates of performance with the Board within ten (10) days following receipt of payment.
5. As a stipulation of the Consent Order, Respondent Funeral Home's preneed establish permit and all ancillary preneed sales licenses were placed on a three (3) year stayed suspension, and Respondent Individual's Funeral Service License was placed on a three (3) year probation. A condition of both the stayed suspension and probation states that

Respondents "shall not violate any law or rule of the Board during the period of suspension."

6. The effective date of the above-referenced Consent Order was March 13, 2024.

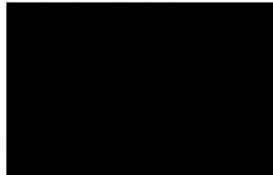
2025 Inspection and Examination

7. On or about August 12, 2025, Board Inspector Debbie L. Hamm (hereinafter "Inspector Hamm") conducted a preneed establishment examination and audit (hereinafter, the "2025 Examination") of the Respondent Funeral Home.

8. During the 2025 Examination, Inspector Hamm found evidence tending to show violations of statutes and rules governing the practice of funeral service as follows, in that Respondents:

a. failed to file the following preneed contracts with the Board within ten (10) days of sale:

- i.
- ii.
- iii.
- iv.
- v.



b. failed to file with the Board a certificate of performance for the following contracts within ten (10) days following receipt of payment:

- i.
- ii.
- iii.



BASED upon the foregoing, the Board makes the following:

CONCLUSIONS OF LAW

1. The acts and omissions of Respondents described in Paragraphs 1-8 constitute a failure to properly maintain accurate and complete preneed records and forms, in violation of N.C. Gen. Stat. § 90-210.68(a) and 21 NCAC 34D .0301(c)(4).
2. The acts and omissions of Respondents described in Paragraphs 1-8 constitute a failure to timely file multiple preneed contracts with the Board, in violation of N.C. Gen. Stat. § 90-210.67(d), and 21 NCAC 34D .0105.

3. The acts and omissions of Respondents described in Paragraphs 1-8 constitute a failure to timely complete and/or file with the Board certificates of performance for performed preneed contracts, in violation of N.C. Gen. Stat. § 90-210.64(a) and 21 NCAC 34D .0303(b).
4. The acts and omissions of Respondents described in Paragraphs 1-8 constitute a failure to retain a completed certificate of performance for all matured or cancelled preneed contract files, in violation of N.C. Gen. Stat. § 90-210.68(a) and 21 NCAC 34D .0301(b) and (e).
5. The acts and omissions of Respondents described in Paragraphs 1-8 violate N.C. Gen. Stat. § 90-210.69(c)(6), which prohibits violating or cooperating with others to violate the laws, rules and regulations of the Board, or the standards set forth in Funeral Industry Practices, 16 C.F.R. § 453 (1984), as amended from time to time.
6. The acts and omissions of Respondents described in Paragraphs 1-8 violate N.C. Gen. Stat. § 90-210.25(e)(1)(j), which prohibits violating or cooperating with others to violate the laws, rules and regulations of the Board, or the standards set forth in Funeral Industry Practices, 16 C.F.R. § 453 (1984), as amended from time to time.
7. One or more of the violations described herein were committed by any owner, officer, operator, manager, member, or partner of Respondent Funeral Home or by any agent or employee of Respondent Funeral Home with the consent of any person, firm, or corporation operating it. Pursuant to N.C. Gen. Stat. § 90-210.25(d)(4), the Board has the authority to revoke, suspend, or refuse to issue or renew the funeral establishment permit of Respondent Funeral Home, to place Respondent Funeral Home on probation, and to assess a civil penalty not to exceed \$5,000.00.
8. One or more of the violations described herein but remains fit to practice. Pursuant to N.C. Gen. Stat. § 90-210.25(e)(2), the Board has the authority to place Respondent Individual on probation and to assess a civil penalty not to exceed \$5,000.00.
9. Respondent Funeral Home committed one or more of the violations described herein. Pursuant to N.C. Gen. Stat. § 90-210.69(c), the Board has the authority to revoke, suspend, or refuse to issue or renew the preneed establishment permit and all ancillary preneed sales licenses of Respondent Funeral Home, or to place Respondent Funeral Home on probation, and to assess a civil penalty not to exceed \$5,000.00.
10. Respondent Individual committed one or more of the violations described herein. Pursuant to N.C. Gen. Stat. § 90-210.69(c), the Board has the authority to revoke, suspend, or refuse to issue or renew the preneed sales license of Respondent Individual, or to place Respondent Individual on probation, and to assess a civil penalty not to exceed \$5,000.00.

BASED upon the foregoing Findings of Fact and Conclusions of Law, and in lieu of further proceedings, Respondents wish to resolve this matter by consent and agree that Board staff and

counsel may discuss this Consent Order with the Board *ex parte* whether or not the Board accepts this Consent Order as written.

Whereas Respondents acknowledge that they have read this entire document and understand it;

Whereas Respondents acknowledge that they enter into this Consent Order freely and voluntarily;

Whereas Respondents acknowledge that they have had full and adequate opportunity to confer with legal counsel in connection with this matter;

Whereas Respondents understand that this Consent Order must be presented to the Board for approval and that Respondents hereby waive any argument that any Board members considering this Consent Order are disqualified from participating in a hearing of this matter; and

Whereas the Board has determined that the public interest is served by resolving this matter as set forth below.

THEREFORE, with the consent of Respondents, it is ORDERED that:

1. The stayed suspension currently in place for the at-need funeral establishment permit and the preneed establishment permit and any and all ancillary preneed sales licenses of Respondent Funeral Home, pursuant to the Consent Order entered in Case No. M23-0047, shall remain in effect; provided, however, said stayed suspension is hereby extended for an additional period of three (3) years, up to and including March 31, 2030. The stay of the suspension shall be automatically lifted upon receipt by Board staff of evidence tending to show that, during the period of stayed suspension, any of the following terms and conditions are not met:
 - a. Respondent Funeral Home shall submit to, and pass without substantial deficiency, a funeral establishment inspection and preneed establishment examination to be conducted by a Board staff inspector on or before December 31, 2026. If Respondent Funeral Home fails to pass without substantial deficiency, in the discretion of Board staff, the funeral establishment inspection or the preneed establishment examination, then the stay of the suspension of Funeral Establishment Permit No. 0668 and Preneed Establishment Permit No. 0737 of Respondent Funeral Home shall be lifted.
 - b. On or before December 31, 2026, all licensees of Respondent Funeral Home shall take Board-sponsored continuing education courses on preneed statutes and rules;
 - c. Within thirty (30) days, Respondents shall pay the outstanding late fees owed for any late filings of certificates of performance and preneed contracts to the Board;

- d. Respondents shall not violate any law or rule of the Board during the period of suspension;
 - e. Respondents shall timely respond to any and all Board and/or Board staff correspondence;
 - f. Respondents shall comply with all terms of this Consent Order; and
 - g. Within thirty (30) days from the date this Consent Order takes effect, Respondents shall pay a compromise penalty of Three Thousand Dollars (\$3,000.00) Dollars to the Civil Penalty and Forfeiture Fund in accordance with Article 31A of Chapter 115C of the North Carolina General Statutes.
2. The stayed suspension currently in place for Respondent Individual's Funeral Service License, pursuant to the Consent Order entered in Case No. M23-0047, shall remain in effect; provided, however, said stayed suspension is hereby extended for an additional period of three (3) years, up to and including March 31, 2030. The stay of the suspension shall be automatically lifted upon receipt by Board staff of evidence tending to show that, during the period of stayed suspension, any of the following terms and conditions are not met:
 - a. Respondent Individual shall not violate any law or rule of the Board during the period of probation;
 - b. Respondent Individual shall timely respond to any and all Board and/or Board staff correspondence; and
 - c. Respondent Individual shall comply with all terms of this Consent Order.
3. The Board shall retain jurisdiction under Article 3A, Chapter 150B for all administrative hearings held in connection with or pursuant to this Consent Order. If the Board receives evidence that Respondents have violated any term of this Consent Order or any other law or rule enforced by the Board, the Board shall schedule a show cause hearing for a determination of the violations. If the Board determines that a violation has occurred, the Board may impose such disciplinary action as it determines is appropriate and is authorized by law.
4. This Consent Order shall take effect immediately upon its execution by all parties and reflects the entire agreement between Respondents and the Board, there being no agreement of any kind, verbal or otherwise, which varies, alters, or modifies this Consent Order.

5. No modification or waiver of any provision of this Consent Order shall be effective unless it is in writing, adopted and approved by the Board, and signed by the parties affected.
6. Both the Board and Respondents participated in the drafting of this Consent Order. Any ambiguities herein shall not be construed against either party in any future civil or administrative proceeding.
7. Respondents hereby waive any requirement under any law or rule that this Consent Order be served upon them.
8. Upon its execution by the Board and Respondents, this Consent Order shall become a public record within the meaning of Chapter 132 of the North Carolina General Statutes and shall be subject to public inspection and dissemination pursuant to the provisions thereof.

[THE REMAINDER OF THIS PAGE IS LEFT INTENTIONALLY BLANK]

CONSENTED TO:

MICHAEL J. NEDDO

Michael J. Neddo Date: 7/29/26

NEDDO WATKINS, INC. D/B/A LOWE-NEDDO FUNERAL HOME

By: Michael J. Neddo Date: 7/29/26
Michael J. Neddo
Licensed Manager

By Order of the North Carolina Board of Funeral Service, this the 7 day of August, 2026.

Signed by:
By: Le'Shekia H Coleman
Le'Shekia Coleman
Board President