Testimony of

Louis and Kathleen Ciampi

In early September of 2015 we received a postcard in the mail from Saints Peter and Paul Cemetery in Springfield, PA regarding the opportunity to purchase a cemetery plot at a discounted rate. Later that month we realized that our son, Christopher, who was 38 at the time, long term battle with cancer was soon coming to an end. We were informed that Christopher only had a short period of time before he was going to meet his maker. Unfortunately, prior to this we never thought about the need for a cemetery plot. Receiving the postcard in the mail and Chris' condition made us realize that we should probably consider investigating the cost of burial plot. We also knew that we would be planning for a funeral for Christopher. We knew that was something we would be able to do once Chris passed as we would be calling O'Leary Funeral Home in Springfield, PA. Both our family and daughter-in-law's family have used the O'Learys for funerals in the past.

Tuesday, September 29 we went to visit Saints Peter and Paul to choose a burial plot for us and our son and his wife. We walked into a trailer and were approached by a salesman by the name of Larry Cassidy. He seemed like a nice enough fella. Larry began to tell us what he felt we should do. We went there with the intention of purchasing a burial plot only. We assumed at the time of burial we would then have to pay for the costs to actually bury our son. It turns out this is not the case. Larry informed us that we would be better off paying for everything with a payment plan for over 36 months. He then convinced us that we should buy other things from the cemetery. By the time we left we walked out with a bill for over \$21,000 (see

attached). We ended up with two caskets, two vaults, a granite base, installation charges, initial fee for interment for all four family members and the plot for six people. The reason we have a plot for six people was because Larry convinced us to spend a little more money to get six instead of the four we intended to buy. We went home that evening and discussed what we did. We were concerned about the amount of money that we were convinced to spend. However, with what was going on with Chris we didn't think we had much of a choice. We are getting up there in age as well in our upper 70s and did not want our other children to be burdened with making these decisions. I attempted to cancel the contract a few days later and ended up only cancelling a part of the contract. After talking to Larry a couple days later and only cancelling part of the contract because we knew Chris had no place to go. Chris was leaving behind his wife Jennifer and our four beautiful grandchildren, who are 18, 17, 11, and 3. Jennifer just could not afford to handle these costs at this time in her life. We trusted the folks at Saints Peter and Paul as we believed this to be our local Catholic cemetery. Even as we were there they continually mentioned the Archdiocese of Philadelphia. After what we were convinced to do had sunk in several months later, at the time of Chris' death we went back to Saints Peter and Paul to cancel the entire contract with the exception of the plot and whatever costs were associated with burying Chris at the time. We ended up being held up in a room for over three hours with multiple salespeople and managers sitting with us and trying to convince us that we did not make the wrong decision. We knew in our heart that we needed to cancel this contract as there were many things that were not detailed. When a mother and father find out that they are going to lose a child they are in no condition to make decisions like this. No toher family should have to go through this and when we went and met with Mr. O'Leary he

went through the cost of the funeral with us and handed us a price sheet that had everything detailed so that there would be no question as to what we were buying. It had the cost from the lowest priced casket to the highest priced casket, cost to use the funeral home, cost of their services, cost of using limousine, and probably another dozen things that were possible.

Unfortunately that was not the same experience we had at Saints Peter and Paul there was more pressure to purchase items and services and no real description of what we were getting. We never realized that you could purchase a casket at a cemetery, however somehow we walked out with two and even to this day we are not sure how this happened. We thought the experience we had was going to be the same we had at St. Mary's in Cape May, NJ. They gave us a price to buy a plot, we saw where the plot would be and we left. After three hours at Saints Peter and Paul we left with the understanding that we cancelled the overall contract with the exception of the burial plot, the burial fee for Chris.

We then spoke with the O'Learys and informed them we were no longer under contract with Saints Peter and Paul Cemetery and that payment for the plot and all costs associated with the burial would have to be paid in full and in advance of the burial. Mr. O'Leary informed us that they would handle that for us.

After our son's funeral, we received a letter from Saints Peter and Paul on December 29 stating that the automatic payment from our banking account did not go through. This letter caught us off guard for two

reasons. One, we were told that our contract was cancelled and two, we never knew that there was going to be auto payment out of our bank account. The other thing that threw us off was the fact that if they believed we were still under contract why would they require us to pay the \$4600 up front and the associated burial cost. Allow O'Leary to deliver to have a vault delivered to the cemetery prior to our son's burial on December 15, 2015 and when we were at the cemetery for three hours preparing for his burial never discussed delivering a casket to O'Learys. The reason makes complete sense and that reason is our contract with the exception of the burial plot was cancelled.

The reason we are submitting this testimony is we do not want to see other families go through what we have gone through. It's hard enough to have to bury a loved one, especially when it is a child no matter what the age of that child. It's hard enough for young children to have to bury a parent.

Please, please consider requiring cemeteries to have detailed price lists like the one we received at the funeral home. We also learned just recently that the money that is paid on a monthly basis goes into a trust account but only 70% is kept in a trust account. If you are going to continue to allow cemeteries to sell vaults and caskets in advance please require them to wait to deliver them until the time someone dies. Family members do not need to learn that they purchased something years in advance and its been in the ground ever since. We are very upset that this entire situation ended up this way. Our fate with Saints Peter and Paul which we now know is actually Stonemore is still undecided. We again would like you to know that we were told our contract was cancelled yet we are being threatened by letters stating

that it is not. We really hope you will pass a law to protect families like ours all over Pennsylvania. When you start talking to people about what happened to you, you find out that you are one of many similar stories.

Thank you for listening to our story.

Sincerely,

Louis and Kathleen Clamp

Clifton Heights, PA

Retail Installment Co	nfract and Security	Agreement	Preconstruction March
Stonemor Pennsylvania SS. Peter and Paul Cometery Holy Cross Ceme	tery	New Cathedral Cemetery 8951 N. Broot St.	55 0 5776
Subsidiary LLC 1600 S. Sproul Road 626 Bully Roa (Seller) Sprouchell PA 19064 PO Box 175	Phila PA 19181	PO Box 46894	Contract #
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PROVISIONS CONTAINED ON THE REVERSE SIDE OF THIS AGREEMENT, WHICH ARE A PART OF THIS AGREEMENT.

Seller reserves the right to refuse to accept this Agreement within ten (10) days of the date hereof by notifying the Rimchaser in writing of this refusal.

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charge; to redeem the property of repossessed for a default; to require, a	
PURCHASER'S RIG If this Agreement was solicited at your residence and you do not want f	he goods or services, you, the Purchaser, may cancel this Agreement at
ny time prior to midnight of the third business day after the date of this ancellation form.)	Agreement. (For an explanation of this right, see the attached Notice of
Recovery Fund: A Real Estate Recovery Fund exists to reimburse persons we cent due to fraud, misrepresentation, or deceit in a real estate transaction by a	who have suffered monetary loss and have obtained an uncollectible judge- Pennsylvania licensee. For complete details call (717) 783-3658 or 1-800-
22-2113, SEE REVERSE SIDE FOR ADDITIO	NAL HERMS AND CONDUITONS
WITNESS WHEREOF, PURCHASER has executed this Agreement the greement, Purchaser advantages receipt of a copy of this Agreement. The	is 39 day of 123 , 2015 By executing this ePurchaser of Burial Rights in this Agreement declares that he or she is a
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IVIS West, Inc. - Broker Retail Installment Contract and Security Agreement Stonemor Pennsylvania M. SS. Peina and Paul Georgie w Subsidiary III C 1600 S. SprouffRinal (Splien) Sproughell, PA 19064 one-544 4933 626 Baily Road BO Box 175 Yeadon PA 19050 DINew Cathedral Comstery PØ Box 46892 Paila. PA 19140 10018 THIS AGREEMENT, made by and between Seller and (Personal of the "Purchaser") WITNESSETH THAT Purchaser agrees to buy and Seller agrees to sell in Purchaser, or his designated beneficiary in accordance with the terms hereof, the trollowing tiems to be provided or used at the above checked location (to remaiter called "Gemetery"). Imconsideration for Seller binding itself to provide the items with out regard to the actual cost and price of said tiens prevailing at the time of performance here under, Purchaser agrees that this Agreement shall be inevocable.

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NOTICE: See the remainder of this Agreement finely ling General Provisions on the reverse add hereoff for additional information about compayment, default, delingueous charges see unity interests, any required payment morally being the additional united by the compayment, default, delingueous charges. If you do not meet your contract obligations, you may lose the funds paid under this Agreement held in the Merchandise and Services

THIS AGREEMENT ARISES OUT OF A CONSUMER CREDIT SALE AND IS SUBJECT TO THE ADDITIONAL GENERAL PROVISIONS CONTAINED ON THE REVERSE SIDE OF THIS AGREEMENT, WHICH ARE A PART OF THIS AGREEMENT.

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Any holder of this consumer credit contract is subject to all claims and de dis or services obtained pursuant hereto or with the proceeds hereof.		
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f) Do not sign this Agreement before you read it or if it contains any blank	spaces.	
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VERNESS WHEREOF, PURCHASER has executed this Agreement this ament, Purchaser acknowledges receipt of a copy of this Agreement. The		By executing this that he or she is a
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Saint Peter and Paul Cem. 1035 Virginia Dr. Fort Washington, PA 19034 1-877-857-8892 DATE 12/29/15
ACCOUNT# 313 3503396

Louis & Kathleen Ciampi 5169 Westley Dr. Clifton Heights PA 19018

Dear Customer,

This letter is to inform you that AUTOMATIC PAYMENT from your bank account to your account with Saint Peter and Paul Cem. has been stopped due to PAYMENT STOPPED ON BANK DEBIT.

Please keep in mind that you signed a legally binding contract and regular payments are required. For your convenience, you will now receive monthly statements to make you payments. Please send your payment today.

If you have any questions please feel free to call me.

Sincerely,

R. Stewart Credit Manager