



Executive Order 1119

Consumer Protection, Habitability Enforcement, and Restitution-Linked Refund Accountability

By the authority vested in me as Rev. Dr. Christina Loren Clement, HH Empress Queen Christina Clement, President of the State of Loc Nation GPBC, pursuant to the Restitution Act, perfected filings, and Executive Order 1112 (Restitution-Linked Fiscal Accounting and International Employment Reporting):

Section 1. Purpose.

This Order establishes a consumer-protection and restitution-enforcement framework that:

- (a) protects residents and consumers from unfair, deceptive, and abusive business practices by lodging, housing, and service providers;
- (b) enforces habitability, transparency, and due process where private policies are silent, incomplete, or misleading; and
- (c) links refund accountability and restitution remedies to the sovereign accounting, compliance, and enforcement mechanisms established under Executive Orders 1111 and 1112.

Section 2. Scope and Covered Entities.

- (a) **Covered Entities.** This Order applies to any company, corporation, partnership, or agent offering lodging, extended-stay accommodations, housing, or essential services in exchange for payment within the jurisdiction or commercial reach of the State of Loc Nation GPBC.
- (b) **Consumers Protected.** Protections extend to all residents, guests, workers, and beneficiaries engaging Covered Entities for paid services.
- (c) **Supremacy of Law Where Policy Is Silent.** Where a Covered Entity's published terms, guest policies, or contracts fail to address refunds, habitability failures, or improper termination, governing law and this Order shall control.

Section 3. Habitability and Service-Failure Enforcement.

- (a) **Habitability Duty.** Covered Entities shall maintain accommodations that are safe, sanitary, secure, and fit for human occupancy.
- (b) **Failure of Consideration.** Where services are rendered uninhabitable, materially deficient, or terminated by the provider, the consideration for payment fails, and unearned charges become refundable by operation of law.
- (c) **Immediate Cessation of Charges.** All billing shall cease upon habitability failure or provider-initiated termination.

Section 4. Refund Accountability and Accounting Standards.

(a) Full Accounting Requirement. Covered Entities shall provide a written, itemized accounting of all charges, credits, refunds, and adjustments upon dispute or request.

(b) Prohibition on Partial Refunds Without Explanation. No partial refund may be issued without:

1. written identification of the legal and factual basis, and
2. disclosure of the remaining balance and justification for any retained funds.

(c) Presumption in Favor of the Consumer. Where records are incomplete, inconsistent, or withheld, ambiguities shall be resolved in favor of the consumer.

Section 5. Anti-Retaliation and Due Process.

(a) Protected Activity. Consumers shall not be retaliated against for reporting habitability issues, requesting refunds, seeking accounting, or pursuing legal or regulatory remedies.

(b) Prohibited Conduct. Retaliation includes forced checkout, lockout, denial of service, harassment, intimidation, or adverse account actions.

(c) Due Process. No termination of lodging or essential services may occur without lawful cause and documented justification.

Section 6. Restitution, Remedies, and Enforcement.

(a) Restitution Remedies. Violations of this Order authorize:

1. full refunds of unearned charges;
2. restitutionary remedies under the Restitution Act; and

3. additional relief as necessary to restore the injured party.

(b) Regulatory Enforcement. Agencies and enforcement bodies operating under SOLN GPBC authority are directed to investigate, compel compliance, and order restitution.

(c) Accounting Integration. All restitution recoveries and enforcement actions shall be recorded consistent with the fiscal and currency standards set forth in Executive Orders 1111 and 1112.

Section 7. Policy Transparency and Disclosure.

(a) Covered Entities must publish complete refund, termination, and habitability policies in plain language.

(b) Any policy not published, disclosed, and produced upon request shall be deemed unenforceable.

(c) Reliance on undisclosed internal procedures is prohibited.

Section 8. General Provisions.

(a) This Order shall be implemented consistent with applicable law, perfected filings, the Restitution Act, and Executive Orders 1111 and 1112.

(b) Nothing herein limits broader remedies available under law or equity.

Effective immediately.

Signed,

Rev. Dr. Christina Loren Clement

HH Empress Queen Christina Clement

President, State of Loc Nation GPBC

Date: December 30, 2025

15 USC 7001 (a)1