

**BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT  
STATE OF OKLAHOMA**

FILED
SEP 06 2016
STATE OF OKLAHOMA DEPARTMENT OF CONSUMER CREDIT

STATE OF OKLAHOMA, )  
ex rel, DEPARTMENT OF )  
CONSUMER CREDIT )  
 )  
Petitioner )  
 )  
v. )  
 )  
WHITE ROCK FITNESS, )  
 )  
 )  
Respondent )

Case No. 16-0109-DIS

**CONSENT ORDER**

The Petitioner, State of Oklahoma, ex rel., Department of Consumer Credit ("Petitioner") and the Respondent, White Rock Fitness, ("Respondent") voluntarily enter into this Consent Order as an informal disposition of this individual proceeding to avoid litigation. The Respondent agrees to waive its right to a hearing under the Oklahoma Administrative Procedures Act and both parties agree as follows:

(1) The Petitioner restates and incorporates by reference the allegations made by the Petitioner in the Notice of Hearing filed in this matter.

- i. The Respondent is transacting business at 1012 N. Mississippi, Suite 3, Ada, OK 74820.
- ii. On June 20, 2016, a consumer credit examiner entered the business premises of the Respondent and spoke with Wendy Streater, the current manager of White Rock Fitness. Ms. Streater explained to the examiner that an ownership change occurred as of October 29, 2015.
- iii. The consumer credit examiner took photos of the facility. The photos show free weights and various exercise equipment.
- iv. The Respondent maintains an Internet website at [www.whiterockfit.com](http://www.whiterockfit.com) listing the Ada, Oklahoma address. The facilities page on the website shows

exercise equipment and lists the training programs available to members. In addition, throughout the website, there are many photos showing the exercise equipment available to members.

- v. The Internet website for the Respondent's location in Ada, Oklahoma, lists monthly memberships starting at \$75.00 per month. The Respondent offers 6-month or 12-month agreements.
- vi. As of July 21, 2016, the Respondent is not registered as a health spa in the State of Oklahoma.
- vii. The Respondent is not licensed in the State of Oklahoma pursuant to the provisions of 14A O.S. §§ 6-201 through 6-203 of the UCCC. 14A O.S. § 6-203(2).
- viii. The Respondent did not file notification pursuant to the provisions of Section 6-201 of the UCCC, on or before January 31, 2016.
- ix. Respondent has failed to pay the notification filing fee of \$120.00 for each business location pursuant to OKLA. ADMIN. CODE § 160:5-1-2(2)(A).

(2) The Respondent does not admit to the allegations made by the Petitioner in the Notice of Hearing filed in this matter, and incorporated by reference in this Consent Order.

(3) The Respondent agrees to pay a \$5,000.00 civil penalty, payable to the Oklahoma Department of Consumer Credit, on or before September 19, 2016.

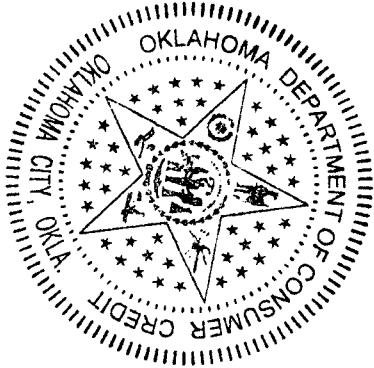
(4) The payment shall be made payable by check or money order to the Oklahoma Department of Consumer Credit, shall indicate the payment is for Case Number 16-0109-DIS and shall be addressed to the attention of Roy John Martin, General Counsel, Department of Consumer Credit, 3613 N.W. 56<sup>th</sup> Street, Suite 240, Oklahoma City, Oklahoma 73112.

(5) The Respondent has indicated the business will close as of August 31, 2016.

(6) A file stamped copy of this Consent Order will be returned to the Respondent upon signature of the Administrator

of the Department of Consumer Credit or the Deputy Administrator of the Department Consumer Credit

(7) If the Respondent fails to comply with the terms of this Consent Order, the Administrator of the Department of Consumer Credit is authorized to file an application to enforce this Consent Order in the District Court of Oklahoma County, Oklahoma in accordance with the provisions of 14 O.S. § 6-113(4).



[Redacted signature area]

Scott Lesher  
Administrator  
State of Oklahoma  
Department of Consumer Credit

Dated: 9/6/16

[Redacted signature area]

WHITE ROCK FITNESS  
(Representative)

Dated: 8-31-16

VERIFICATION OF CONSENT ORDER, CASE NUMBER 16-0109-DIS

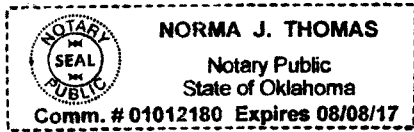
STATE OF )  
 )  
COUNTY OF )

Signed and sworn to (or affirmed) before me on August 31, 2016,  
by Jenny Trett of WHITE ROCK FITNESS.

  
WHITE ROCK FITNESS  
(Representative)

  
0

(Seal, if any)



Notary Public

My commission expires:

August 8, 2017