

BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT  
STATE OF OKLAHOMA

FILED

DEC 28 2016

STATE OF OKLAHOMA  
DEPARTMENT OF  
CONSUMER CREDIT

STATE OF OKLAHOMA ex rel, )  
DEPARTMENT OF CONSUMER CREDIT,) )  
 )  
Petitioner )  
 )  
v. )  
 )  
DREAMHOMES MANUFACTURED HOME )  
SALES, LLC, )  
 )  
Respondent )

Case No. 16-0216-DIS

CONSENT ORDER

The Petitioner, State of Oklahoma, ex rel., Department of Consumer Credit ("Petitioner") and the Respondent, Dreamhomes Manufactured Home Sales, LLC, ("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 registered as a domestic limited liability company in the State of Oklahoma, Oklahoma Secretary of State filing number 3512147098, active filing status.
- ii. The Respondent transacts business at 4800 S. Foster Road, Oklahoma City, OK 73129.
- iii. On November 4, 2016, Sarah Reynolds, a consumer credit examiner, entered the business premises of the Respondent and spoke to Charla Carroll, General Manager for the Respondent.
- iv. The examiner asked Ms. Carroll about the financing options available at the location. Ms. Carroll explained that the Respondent offers buy here pay here type financing for their customers.

Ms. Carroll provided a copy of a blank contract per the examiner's request.

- v. The blank Installment Sales Contract and Security Agreement lists the Seller / Creditor as Dreamhomes Manufactured Home Sales, LLC, 4800 S. Foster Road, Oklahoma City, OK 73129. It also lists an annual percentage rate of 7.80% and lists a payment schedule.
- vi. As of December 1, 2016, 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).
- vii. The Respondent did not file a notification pursuant to the provisions of Section 6-201 of the UCCC, on or before January 31, 2016.
- viii. 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(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 has paid all applicable registration/application fees and has filed a notification filing with the Department; application was received by the Department on December 16, 2016.

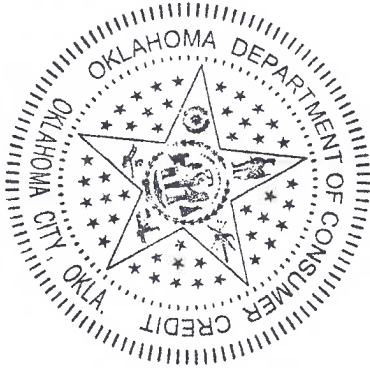
(4) The Respondent agrees to pay a \$1,000.00 civil penalty, payable to the Oklahoma Department of Consumer Credit, on or before January 9, 2017.

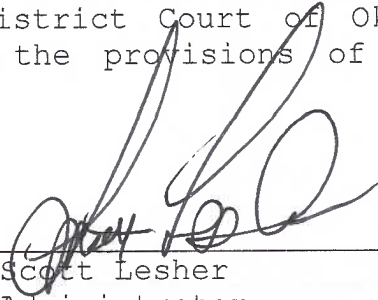
(5) The payment shall be made payable by check or money order to the Oklahoma Department of Consumer Credit, shall indicate the payment is for Case Number 16-0216-DIS and shall be addressed to the attention of Roy John Martin, General Counsel, Department of Consumer Credit, 3613 N.W. 56<sup>th</sup> Street, Suite 240, Oklahoma City, Oklahoma 73112.

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

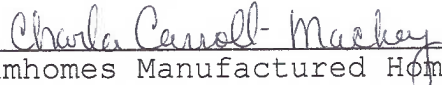
of the Department of Consumer Credit or the Deputy Administrator of the Department Consumer Credit.

(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).



  
\_\_\_\_\_  
Scott Lesher  
Administrator  
State of Oklahoma  
Department of Consumer Credit

Dated: 12/28/16

  
\_\_\_\_\_  
Charla Carroll-Mackey  
Dreamhomes Manufactured Home  
Sales, LLC

Dated: 12-21-16

VERIFICATION OF CONSENT ORDER, CASE NUMBER 16-0216-DIS

STATE OF )  
 )  
COUNTY OF )

Signed and sworn to (or affirmed) before me on December 21,  
2016, by Charla Carroll-Mackey of Dreamhomes Manufactured Home  
Sales, LLC.

Charla Carroll-Mackey  
Dreamhomes Manufactured Home  
Sales, LLC

(Seal, if any)

Leslie Westervelt

Notary Public

My commission expires:

Aug 20, 2018

