

BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT  
STATE OF OKLAHOMA



STATE OF OKLAHOMA ex rel. )  
DEPARTMENT OF CONSUMER CREDIT,) )  
Petitioner ) )  
v. ) )  
EAST SIDE MOTORS, ) )  
Respondent ) )

Case No. 16-0252-DIS

CONSENT ORDER

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

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

- a. Respondent is not registered as a business entity with the Oklahoma Secretary of State.
- b. Respondent transacts business at 1269 S. Memorial Drive, Tulsa, OK 74112.
- c. On November 18, 2016, Michael Thompson, a consumer credit examiner, entered the business premises of Respondent and spoke to Mr. Robert Robles, Respondent's owner.
- d. The examiner inquired of Mr. Robles whether the location offered in-house financing, specifically, whether the location engaged in buy-here, pay-here financing. Mr. Robles stated that he did finance car purchases and also engaged in cash sales.

- e. The examiner asked Mr. Robles to see the last ten (10) contracts so he could review the files. Mr. Robles showed the examiner copies of executed retail contracts showing the listed financing terms and customer signatures. The examiner took a photo of one (1) contract.
- f. The copy of the Retail Installment Contract and Security Agreement for S. Smith lists the purchase of a 2002 Ford Explorer. The Seller is listed as East Side Motors with the business address listed. The terms of the contract are twelve (12) monthly payments in the amount of \$223.47 with the first payment scheduled on November 30, 2016. Total sales price of the vehicle is \$3,281.64. An interest rate of 21.00% is listed on the purchase agreement.
- g. Respondent maintains an internet site at the following location: [www.eastsidemotorsok.com](http://www.eastsidemotorsok.com). On the site, a secure loan application is available to consumers.
- h. As of January 18, 2017, Respondent is 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). The notification filing license application was received on December 29, 2017.
- i. Respondent did not file notification pursuant to the provisions of Section 6-201 of the UCCC, on or before January 31, 2016.

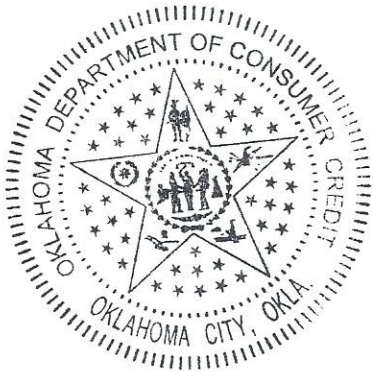
(2) Respondent does not admit to the allegations made by the Petitioner in the Notice of Hearing filed in this matter, and incorporated by reference in this Consent Order.

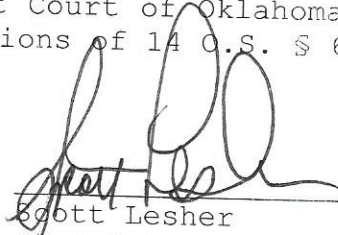
(3) Respondent agrees to pay a \$500.00 civil penalty, payable to the Oklahoma Department of Consumer Credit, on or before April 1, 2017.

(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 16-0252-DIS and shall be addressed to the attention of J. Steven Coates, General Counsel, Department of Consumer Credit, 3613 N.W. 56<sup>th</sup> Street, Suite 240, Oklahoma City, Oklahoma 73112.

(5) A file stamped copy of this Consent Order will be returned to Respondent upon signature of the Administrator of the Department of Consumer Credit or the Deputy Administrator of the Department Consumer Credit.

(6) If 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).

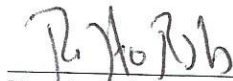




\_\_\_\_\_  
Scott Leshner  
Administrator  
State of Oklahoma  
Department of Consumer Credit

Dated:

3/24/17



\_\_\_\_\_  
Eastside Motors

Dated:

3-24-17

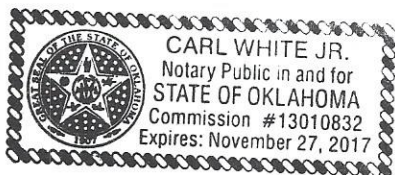
VERIFICATION OF CONSENT ORDER, CASE NUMBER 16-0252-DIS

STATE OF OKLAHOMA )  
 )  
COUNTY OF OKLAHOMA )

Signed and sworn to (or affirmed) before me on 3/24/17,  
2017, by Roberto Robles of Eastside Motors.

R. Robles  
Eastside Motors

(Seal, if any)



Carl White Jr.

Notary Public

My commission expires:

Nov. 27, 2017