

BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT
STATE OF OKLAHOMA



STATE OF OKLAHOMA ex rel.)
DEPARTMENT OF CONSUMER CREDIT,))
Petitioner))
v.))
A & D AUTO SALES, LLC,))
Respondent))

Case No. 16-0258-DIS

CONSENT ORDER

Petitioner, State of Oklahoma, ex rel. Department of Consumer Credit ("Petitioner") and the Respondent, A&D Auto Sales, LLC, ("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 registered as a domestic limited liability company in the State of Oklahoma, Oklahoma Secretary of State filing number 3500642272, active filing status.
- b. Respondent transacts business at A&D Auto Sales, LLC, 4315 E. 11th Street, Tulsa, OK 74112.
- c. On November 15, 2016, Chris Williams, a consumer credit examiner, entered Respondent's business premises and spoke to Mr. Dennis Dean who identified himself as the Manager.
- d. The examiner inquired of Mr. Dean whether the location offered in-house financing, specifically, whether the location engaged in buy-here, pay-here financing. Mr. Dean stated that they offer their own financing and that the location does offer buy-here, pay-here

financing.

- e. The examiner asked Mr. Dean to see some current executed contracts. Mr. Dean would not provide copies of executed applications or contracts. He did offer the examiner blank copies of contracts that he currently uses in the business.
- f. The copy of the blank Oklahoma Vehicle Retail Installment Contract does list the Creditor as A & D Auto Sales, LLC. In addition, A & D Auto Sales, LLC is listed as the Seller.
- g. The business card for Dennis R. Dean states "Buy Here - Pay Here" directly on the card. In addition, a sign located on the Respondent's business premises states "Buy Here - Pay Here".
- h. As of November 15, 2016, Respondent was 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).
- i. Respondent has submitted a notification permit application which was received on December 1, 2016. The Respondent has been issued a notification permit with an effective date of December 8, 2016.
- j. 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 March 3, 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 16-0258-DIS and shall be addressed to the attention of J. Steven Coates, General Counsel, Department of Consumer Credit, 3613 N.W. 56th 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).



A handwritten signature in black ink, appearing to read "Scott Lesher".

Scott Lesher
Administrator
State of Oklahoma
Department of Consumer Credit

Dated: 2/27/17

A handwritten signature in black ink, appearing to read "A&D Auto Sales, LLC".

A&D Auto Sales, LLC

Dated: 2-17-17

VERIFICATION OF CONSENT ORDER, CASE NUMBER 16-0258-DIS

STATE OF OKLAHOMA)
COUNTY OF OKLAHOMA)

Signed and sworn to (or affirmed) before me on Feb. 17, 2017, by DENNIS R. DEAN of A&D Auto Sales, LLC.

Handwritten signature of Dennis R. Dean
A&D Auto Sales, LLC

Handwritten signature of Donna Villanueva

(Seal (Handwritten))



Notary Public

My commission expires:

Handwritten date: 1-12-2019