

BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT  
STATE OF OKLAHOMA



STATE OF OKLAHOMA ex rel.            )  
DEPARTMENT OF CONSUMER CREDIT,) )  
  )  
      Petitioner                            )  
  )  
v.    )  
  )  
C S MOTORS LLC,                         )  
  )  
  )  
      Respondent                         )

Case No. 16-0259-DIS

CONSENT ORDER

Petitioner, State of Oklahoma, ex rel. Department of Consumer Credit ("Petitioner") and the Respondent, C S Motors 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 3512206749, inactive filing status.
  - b. Respondent transacts business at 7915 E. 21st Street, Tulsa, OK 74129.
  - c. On November 14, 2016, Megan Patterson, a consumer credit examiner, entered the Respondent's business premises and spoke to Mr. Sandro Baggiani, Director of Operations.
  - d. The examiner inquired of Mr. Baggiani whether he could discuss financing options. He declined and told the examiner that she would need to speak with Christian, the owner. The examiner left her name and a business card for the owner.

- e. On November 14, 2016, the examiner received a phone call from Christian Sanchez, Respondent's owner. The examiner asked Mr. Sanchez if the location did financing. Mr. Sanchez indicated yes. The examiner asked Mr. Sanchez if she could stop by on the next day and to review and pick up copies of any current contracts. Mr. Sanchez stated that it would not be a problem. Mr. Sanchez stated that he would not be in the office on the next day but everything would be available for the examiners.
- f. The examiner arrived at Respondent's business premises on the next day, November 15, 2016. The examiner was greeted by Mr. Baggiani. He directed the examiner to an office where Mr. Sanchez had laid out contracts for the examiner's review. The examiner took photos of the contracts and thanked Mr. Baggiani for his time.
- g. The copy of the Retail Installment Contract and Security Agreement for N. Santana lists the purchase of a 2012 Chevrolet Equinox SUV. The Seller is listed as CS Motors LLC with the business address listed. The terms of the contract are one (1) payment of \$600.00 due on October 14, 2016 and thirty (30) monthly payments in the amount of \$517.77 with the first monthly payment scheduled on November 7, 2016. Total sales price of the vehicle is \$16,533.10. An interest rate of 21.00% is listed on the purchase agreement.
- h. Respondent maintains an internet site at the following location: [www.csmotorstulsa.com](http://www.csmotorstulsa.com). On the site, an auto credit application is available to consumers.
- i. The business card for Mr. Sandro Baggiani, Director of Operations, states "We Finance Everybody, No matter what's your credit" directly on the card.
- j. A sign located at Respondent's business premises states "We Finance Everyone!".
- k. As of December 8, 2016, 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 November 21, 2016. Respondent previously held a Notification license (NOT83757) in 2007; said license expired on February 1, 2010.

1. Respondent did not file notification pursuant to the provisions of Section 6-201 of the UCCC, on or before January 31, 2016.

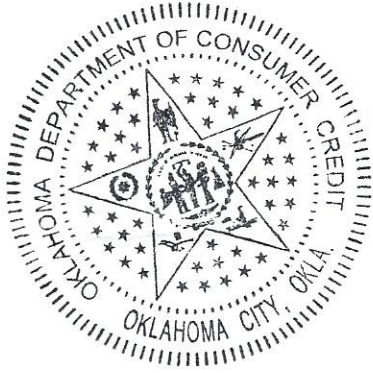
(2) Respondent does not admit to the allegations made by the Petitioner in the Notice of Hearing filed in this matter, and incorporated by reference in this Consent Order.

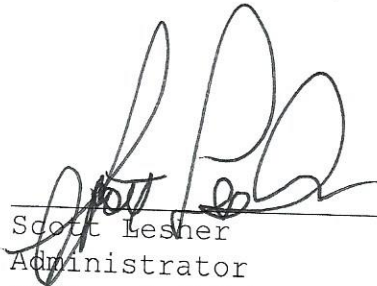
(3) Respondent agrees to pay a \$500.00 civil penalty, payable to the Oklahoma Department of Consumer Credit, on or before March 3, 2017.

(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 16-0241-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).



  
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Scott Leshner  
Administrator  
State of Oklahoma  
Department of Consumer Credit

Dated: 3/2/17

  
\_\_\_\_\_  
C S Motors, LLC

Dated: 2/22/17

