

**FILED**

**BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT** **13 2017**  
**STATE OF OKLAHOMA**

STATE OF OKLAHOMA  
DEPARTMENT OF  
CONSUMER CREDIT

STATE OF OKLAHOMA *ex rel.* )  
DEPARTMENT OF CONSUMER CREDIT,) )

Petitioner ) )

v. ) )

TONY K, INC. D/B/A TK AUTO, ) )

Respondent ) )

Case No. 16-0269-DIS

**CONSENT ORDER**

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and the Respondent, Tony K, Inc. d/b/a TK Auto, ("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 an Oklahoma domestic for profit corporation under the State of Oklahoma, Oklahoma Secretary of State filing number 1912273558, active filing status.
- b. Respondent transacts business at 5318 E. 11<sup>th</sup> Street, Tulsa, OK 74112.
- c. On November 29, 2016, Megan Patterson and Mark Swan, consumer credit examiners, entered Respondent's business premises and spoke to Tony Khalaf, Owner.
- d. The examiners asked Mr. Khalaf what types of financing were being offered, and whether or not he did "tote the note" financing. Mr. Khalaf stated they would not "tote the note" but would take an application and submit it to finance companies and complete the contract at the location.

- e. The examiners asked to see a contract and Mr. Khalaf provided a completed contract which showed TK Auto as the seller.
- f. The copy of the Retail Installment Sale Contract for D. Fesler lists the purchase of a 2004 Chevrolet Silverado. The Seller is listed as TK Auto with the business address listed. The terms of the contract are 38 monthly payments in the amount of \$364.46 with the first payment scheduled on October 16, 2016. Total sales price of the vehicle is \$15,349.48. An annual percentage rate of 20.99% is listed on the sale contract.
- g. 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. The notification filing license application was received on December 7, 2016.
- h. 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 in five (5) monthly installments of \$100.00 to the Oklahoma Department of Consumer Credit, with first payment due on April 1, 2017 and subsequent payments due on the 1<sup>st</sup> of the month until paid.

(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 16-0269-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.

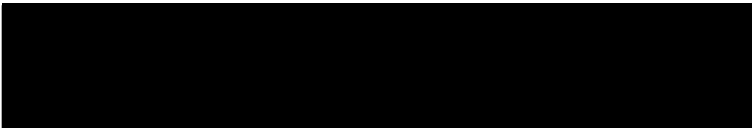
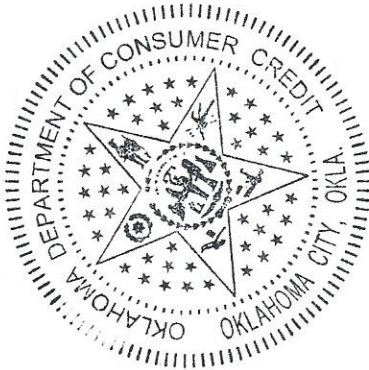
(5) A file stamped copy of this Consent Order will be returned to Respondent upon signature of the Administrator of the Department of Consumer Credit or the Deputy Administrator of the Department Consumer Credit.

(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: 4/13/17



Tony K, Inc. d/b/a TK Auto

Dated: 4-5-17

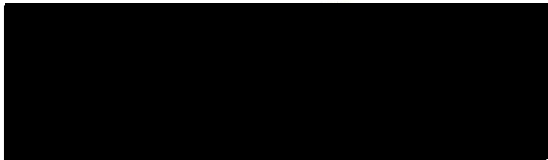
VERIFICATION OF CONSENT ORDER, CASE NUMBER 16-0269-DIS

STATE OF OKLAHOMA )  
 )  
COUNTY OF OKLAHOMA )

Signed and sworn to (or affirmed) before me on 3/29,  
2017, by [Signature] of Tony K, Inc. d/b/a TK Auto.



Tony K, Inc. d/b/a TK Auto



Notary Public

My commission expires:

10/13/18