

BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT
STATE OF OKLAHOMA



STATE OF OKLAHOMA *ex rel.*)
DEPARTMENT OF CONSUMER CREDIT,))
)
Petitioner)
)
v.)
)
R V CONNECTION, INC.,)
)
Respondent)

Case No. 16-0289-DIS

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and the Respondent, R V Connection, Inc., ("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 a domestic for profit business corporation under the State of Oklahoma, Oklahoma Secretary of State filing number 1900523250, active filing status.
- b. Respondent transacts business at 2202 Highway 281B South, Lawton, OK 73501.
- c. On December 7, 2016, Chris Williams, a consumer credit examiner, entered Respondent's business and asked to speak to someone who could discuss finance options. The examiner was introduced to Coulston Pinchback, Sales and Finance Manager. The examiner asked Mr. Pinchback what types of financing options are available for customers. Mr. Pinchback stated they work with a number of banking institutions to get their customers financed. The examiner asked Mr. Pinchback if they ever self-financed or financed in-

house. Mr. Pinchback stated they did so only once since he's been there. It was for an employee, and there was no interest charged. Mr. Pinchback stated they do not offer in-house financing or buy here pay here options for the customers at all. The examiner asked if he could see some of their sales contracts, and Mr. Pinchback agreed. The examiner thanked Mr. Pinchback for his time and exited the premises.

- d. The copy of the Retail Installment Sale Contract for A. Canada lists the purchase of a 2017 Keystone 315RDTS. The Seller is listed as RV Connection with the business address listed. The terms of the contract are 96 monthly payments in the amount of \$386.98 with the first payment scheduled on November 26, 2016. Total sales price of the vehicle is \$37,650.08. An annual percentage rate of 4.50% is listed on the sale contract.
- e. Respondent is not a supervised financial organization or a person holding a license to make supervised loans issued under 14A O.S. § 3-501 *et seq.*
- f. As of March 8, 2017, the 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 March 7, 2017. Respondent previously held a notification permit (NOT79147) which expired on January 31, 2011.
- g. Respondent did not file notification pursuant to the provisions of Section 6-202 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.

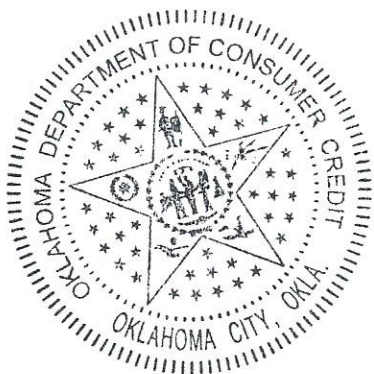
(3) Respondent agrees to pay a \$400.00 civil penalty, payable to the Oklahoma Department of Consumer Credit, on or before July 21, 2017.

(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 16-0289-DIS and shall be

addressed to the attention of John T. Coyne, Chief Enforcement Attorney, 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).



[Redacted signature area]

Scott Leshner
Administrator
State of Oklahoma
Department of Consumer Credit

Dated: 7/24/17

[Redacted signature area]

R V Connection, Inc.

Dated: July 17, 2017

VERIFICATION OF CONSENT ORDER, CASE NUMBER 16-0289-DIS

STATE OF OKLAHOMA)
COUNTY OF *Comanche*)

Signed and sworn to (or affirmed) before me on July 17, 2017, by
Lorri Pinchback, Vice-President of R V Connection, Inc.



R V Connection, Inc.



(Seal, if any)

NOTARY PUBLIC State of OK
ANNE BAUCOM
Comm. # 16010963
Expires 11-18-2020

Notary Public

My commission expires:

11-18-2020