

FILED

AUG 31 2017

STATE OF OKLAHOMA
DEPARTMENT OF
CONSUMER CREDIT

BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT
STATE OF OKLAHOMA

STATE OF OKLAHOMA *ex rel.*)
DEPARTMENT OF CONSUMER CREDIT,)
)
Petitioner)
)
v.)
)
MAINER AUTO GROUP, LP,)
D/B/A MAINER FORD,)
)
Respondent)

Case No. 16-0293-DIS

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and the Respondent, Mainer Auto Group, LP d/b/a Mainer Ford, ("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 foreign limited partnership under the jurisdiction of the State of Texas, Oklahoma Secretary of State filing number 3412526220, active filing status.
- b. Respondent transacts business at 1724 234th St. NW, Okarche, OK 73762.
- c. On December 7, 2016, Megan Patterson and Mark Swan, consumer credit examiners, entered Respondent's business premises and spoke to Hassan Shoureh in Respondent's finance department.
- d. The examiners asked what types of financing options were available to consumers. Mr. Shoureh stated that everything was indirect lending and they did not do buy-here/pay-here financing. The examiners asked if

they could see copies of the last five sales agreements. Mr. Shoureh did not like the idea of handing over consumer information to unknown individuals and asked if he could make copies of the examiners' employee ID cards. The examiners provided them, and informed Mr. Shoureh that if he was not willing to provide them with the customer information, he could redact that information from the agreements. Mr. Shoureh agreed and provided the examiners with a copy of a sales contract. A review of the contract shows Mainer Ford as the seller and assignment of the loan to another financial institution.

- e. Respondent's website contains a financing page stating that a financing team is available for questions.
 - f. The copy of the Retail Installment Sale Contract provided with seller information redacted lists the purchase of a 2016 Ford F-150. The Seller is listed as Mainer Ford with the business address listed. The terms of the contract are 76 monthly payments in the amount of \$559.55 with the first payment scheduled on February 27, 2017. Total sales price of the vehicle is \$45,661.80. An annual percentage rate of 2.74% is listed on the sale contract.
 - g. On June 6, 2017, Petitioner issued a subpoena duces tecum to Sami Nael of Mainer Ford at the address of 1724 234th St. NW, Okarche, OK 73762. Respondent was requested to submit documents no later than July 7, 2017. Ten (10) Retail Installment Sale Contracts were received on July 17, 2017; however, they were not from the time frame requested and were illegible.
 - h. As of January 4, 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. The notification filing license application was received on December 23, 2016.
 - i. 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,

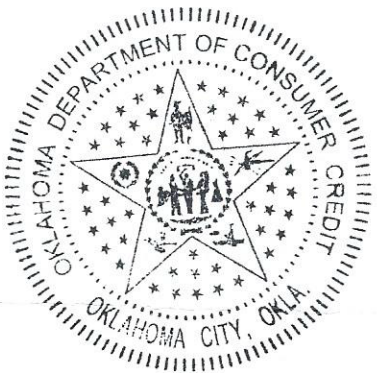
and incorporated by reference in this Consent Order.

(3) Respondent agrees to pay a \$500.00 civil penalty, payable to the Oklahoma Department of Consumer Credit, on or before September 15, 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 16-0293-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: 8/31/17

[Redacted signature area]

Mainer Auto Group, LP
d/b/a Mainer Ford

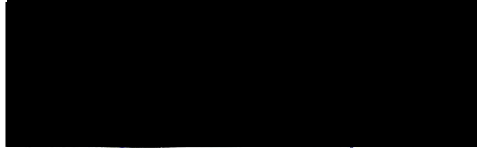
Dated: August 29, 2017

VERIFICATION OF CONSENT ORDER, CASE NUMBER 16-0293-DIS

STATE OF OKLAHOMA)

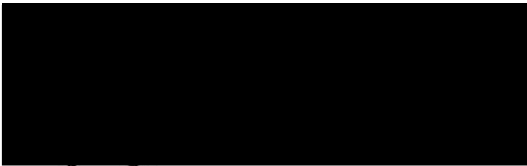
COUNTY OF Canadian)

Signed and sworn to (or affirmed) before me on August 24,
2017, by PAUL MAINER of Mainer Auto Group, LP d/b/a
Mainer Ford.



Mainer Auto Group, LP
d/b/a Mainer Ford

(Seal, if any)



Notary Public

My commission expires:

12/15/20

