

FILED

MAY 09 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. )  
 )  
CLASSIC C LAWTON, LLC, D/B/A )  
CLASSIC LAWTON CHEVROLET, )  
 )  
Respondent )

Case No. 16-0306-DIS

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and the Respondent, Classic C Lawton, LLC d/b/a Classic Lawton Chevrolet, ("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 liability company under the jurisdiction of the State of Texas, Oklahoma Secretary of State filing number 3712513385, inactive filing status.
- b. Respondent transacts business at 8308 N.W. Cache Rd., Lawton, OK 73505.
- c. On December 6, 2016, Deshia Parks, a consumer credit examiner, entered Respondent's business premises and spoke to Benjamin Randle.
- d. The examiner asked about Respondent's financing options. Mr. Randle stated that Respondent works with Allied, Ft. Sill Credit Union, and Tinker Federal Credit Union. The examiner asked if Respondent

offered in house financing, and Mr. Randle stated that they do not. The examiner asked to see some of Respondent's most recent contracts and Mr. Randle stated that the examiner would need to speak with the manager who was not in at the time, to get authorized to review any contracts. The examiner came back to Respondent's location later that day and spoke with Anthony Santiago, General Manager. The examiner asked Mr. Santiago about financing options offered by Respondent, and if they worked with banks and Mr. Santiago stated that they did.

- e. The examiner asked if on the contract Respondent was listed as the seller and Mr. Santiago stated that they were and that they assigned the contracts to the financial institutions mentioned above. The examiner asked to look at the contracts and Mr. Santiago agreed. The examiner asked to take pictures of the contracts and Mr. Santiago agreed. The examiner was then given 10 copies of contracts from the finance department and left the property.
- f. The copy of the Retail Installment Sale Contract for N. Demesa lists the purchase of a 2017 Chevrolet Traverse. The Seller is listed as Classic Lawton Chevrolet with the business address listed. The terms of the contract are 84 monthly payments in the amount of \$435.45 with the first payment scheduled on January 17, 2017. Total sales price of the vehicle is \$40,577.80. An annual percentage rate of 2.99% is listed on the sale contract.
- g. The additional nine (9) Retail Installment Sales Contracts received all indicate the Seller as Classic Lawton Chevrolet with the business address listed.
- h. 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.
- i. As of December 15, 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 12, 2016.

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

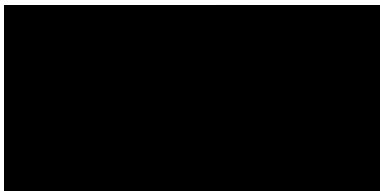
(2) Respondent does not admit to the allegations made by the Petitioner in the Notice of Hearing filed in this matter, and incorporated by reference in this Consent Order.

(3) Respondent agrees to pay a \$500.00 civil penalty, payable to the Oklahoma Department of Consumer Credit, on or before May 25, 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 16-0306-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.

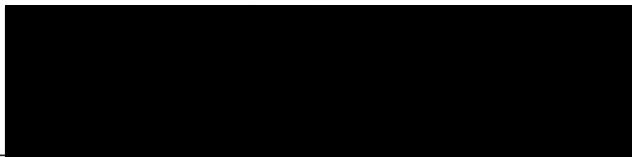
(5) A file stamped copy of this Consent Order will be returned to Respondent upon signature of the Administrator of the Department of Consumer Credit or the Deputy Administrator of the Department Consumer Credit.

(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: 5/9/17



Classic C Lawton, LLC  
d/b/a Classic Lawton Chevrolet

Dated: May 8th, 2017

