



BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT  
STATE OF OKLAHOMA

STATE OF OKLAHOMA *ex rel.* )  
DEPARTMENT OF CONSUMER CREDIT,) )  
 )  
Petitioner )  
 )  
v. )  
 )  
BOB HURLEY FORD, LIMITED )  
LIABILITY COMPANY, )  
 )  
Respondent )

Case No. 16-0308-DIS

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, Bob Hurley Ford, Limited Liability Company, ("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 limited liability company under the State of Oklahoma, Oklahoma Secretary of State filing number 3512048031, active filing status.
- b. Respondent transacts business at 745 W. 51<sup>st</sup> Street, Tulsa, OK 74107.
- c. On December 5, 2016, Michael Thompson and Jimmie Ray, consumer credit investigators, entered Respondent's business premises and spoke to Stan Ha, Finance Manager.
- d. The investigators asked Mr. Ha if Respondent offered financing to consumers for vehicles at their location. Mr. Ha explained the finance department handles all the financing paperwork for the consumers at the dealership. Mr. Ha advised that at the dealership the

consumers sign a retail dealer contract and the contract is assigned to a lender. Mr. Ha, upon request showed the investigators a copy of a completed retail contract that listed customer signatures and financing terms. The contract listed Bob Hurley Ford LLC as the seller. The investigators took a photo of the contract and the business card of Mr. Ha.

- e. A review of Respondent's website shows customers can complete financing applications online.
- f. On December 13, 2017, Petitioner issued a subpoena duces tecum to the Finance Manager of Bob Hurley Ford LLC, at the address of 745 W 51<sup>ST</sup>, Tulsa, OK 73107. Respondent was requested to submit documents no later than January 15, 2018. Ten (10) Retail Installment Sale Contracts were received on January 16, 2018.
- g. The copy of the Retail Installment Sale Contract of G. Diedrich lists the purchase of a 2016 Ford F-150. The Seller is listed as Bob Hurley Ford, L.L.C. with the business address listed. The terms of the contract are 84 monthly payments in the amount of \$526.10 with the first payment scheduled on July 12, 2016. Total sales price of the vehicle is \$50,646.40. An annual percentage rate of 2.99% is listed on the sales contract.
- 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 January 23, 2018, Respondent is not 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).
- j. Respondent did not file notification pursuant to the provisions of Section 6-201 of the UCCC, on or before January 31, 2016.
- k. Respondent has failed to pay the notification filing fee of \$120.00 for each business location pursuant to OKLA. ADMIN. CODE § 160:5-1-2(2)(A).

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

(3) Respondent will submit a notification filing application and pay all applicable registration/application fees to the Department on or before February 23, 2018. In addition, Respondent agrees to pay a \$900.00 civil penalty, payable to the Oklahoma Department of Consumer Credit, on or before February 23, 2018.

(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 16-0308-DIS and shall be addressed to the attention of John T. Coyne, Chief Enforcement Attorney, 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 the 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).

RUBEN TORWINI  
DEPUTY ADMINISTRATOR

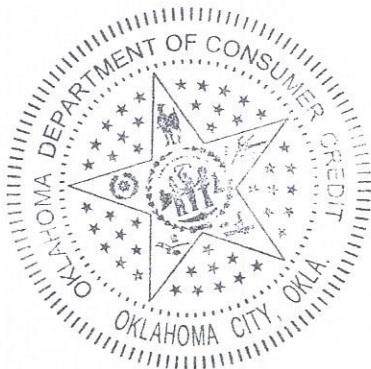
for

[REDACTED]  
Scott Leshar  
Administrator  
State of Oklahoma  
Department of Consumer Credit

Dated: 2-12-18

[REDACTED]  
Bob Hurley Ford, Limited Liability  
Company

Dated: 2-2-18

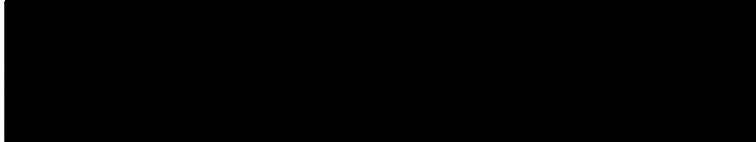




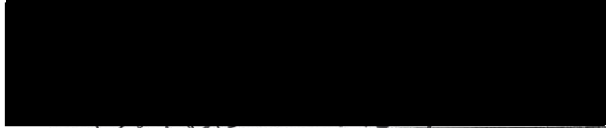
VERIFICATION OF CONSENT ORDER, CASE NUMBER 16-0308-DIS

STATE OF OKLAHOMA )  
 )  
COUNTY OF Tulsa )

Signed and sworn to (or affirmed) before me on 2-2-18,  
2018, by Gina Hancy of Bob Hurley Ford, Limited  
Liability Company.



Bob Hurley Ford, Limited Liability  
Company



(Seal, if any)



Angela Mosher  
Notary Public

My commission expires:

1-18-22