

BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT  
STATE OF OKLAHOMA



STATE OF OKLAHOMA *ex rel.* )  
DEPARTMENT OF CONSUMER CREDIT,) )  
 )  
Petitioner )  
 )  
v. )  
 )  
BIXBY AUTO PLAZA, LLC, )  
D/B/A GREEN COUNTRY )  
MITSUBISHI )  
 )  
Respondent )

Case No. 17-0008-DIS

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, Bixby Auto Plaza, LLC d/b/a Green Country Mitsubishi, ("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 3512451059, active filing status.
- b. Respondent transacts business at 15309 Memorial Drive, Bixby, OK 74008.
- c. On December 21, 2016, Michael Thompson and Jimmie Ray, consumer credit examiners, entered Respondent's business premises and spoke to Willy Lense, Finance Manager.
- d. The examiners asked Mr. Lense if Respondent offered financing to consumers for vehicles at their location. Mr. Lense explained the finance department handles all the financing paperwork for the consumers at the

dealership. Mr. Lense advised that at the dealership the consumers sign a retail dealer contract and the contract is assigned to a lender. Mr. Lense, upon request showed the examiners a copy of a completed retail contract that listed customer signatures and financing terms. The contract listed Bixby Auto Plaza as the seller. The examiners took a photo of the contract and the business card of Mr. Lense. They exited the building and took an exterior photo as they left the premises. Respondent's website shows customers can complete finance applications online.

- e. The copy of the Retail Installment Sale Contract for R. Mayfield lists the purchase of a 2012 Chrysler 200. The Seller is listed as Bixby Auto Plaza with the business address listed. The terms of the contract are 78 bi-weekly payments in the amount of \$156.36 with the first payment due on January 1, 2017. Total sales price of the vehicle is \$13,196.08. The interest rate is listed as 21.00%.
- f. On July 17, 2017, Petitioner issued a subpoena duces tecum to Willy Lense of Bixby Auto Plaza LLC dba Green Country Mitsubishi at the address of 15309 Memorial Dr., Bixby, OK 74008. Respondent was requested to submit documents no later than August 28, 2017. As of the date of this Notice, no contracts have been received.
- g. 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.*
- 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.

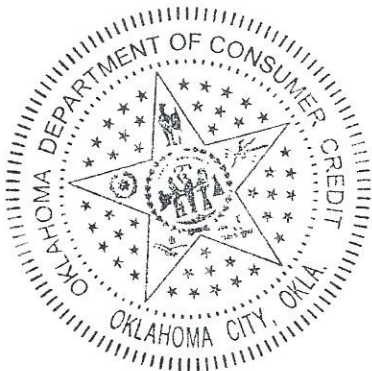
(2) Respondent does not admit to the allegations made by the Petitioner in the Notice of Hearing filed in this matter, and incorporated by reference in this Consent Order.

(3) Respondent agrees to pay a \$500.00 civil penalty, payable to the Oklahoma Department of Consumer Credit, on or before October 27, 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 17-0008-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 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).



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Scott Leshner  
Administrator  
State of Oklahoma  
Department of Consumer Credit

Dated: 10/10/17

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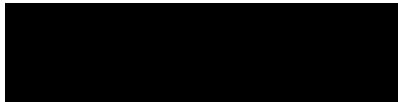
Bixby Auto Plaza, LLC  
d/b/a Green Country Mitsubishi

Dated: 10/9/17

VERIFICATION OF CONSENT ORDER, CASE NUMBER 17-0008-DIS

STATE OF OKLAHOMA )  
 )  
COUNTY OF Tulsa )

Signed and sworn to (or affirmed) before me on 9th October,  
2017, by Chad Jennings of Bixby Auto Plaza, LLC  
d/b/a Green Country Mitsubishi.



Bixby Auto Plaza, LLC  
d/b/a Green Country Mitsubishi



(Seal, if any)



Notary Public

My commission expires:

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