



BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT
STATE OF OKLAHOMA

STATE OF OKLAHOMA ex rel.)
DEPARTMENT OF CONSUMER CREDIT,))
)
Petitioner)
)
v.)
)
A2B AUTO LLC,)
D/B/A A2B AUTOMOTIVE SALES,)
)
Respondent)

Case No. 17-0110-DIS

CONSENT ORDER

Petitioner, State of Oklahoma ex rel. Department of Consumer Credit ("Petitioner") and Respondent, A2B Auto LLC, d/b/a A2B Automotive Sales, ("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 3512310733, inactive filing status.
- b. Respondent transacts business at 5303 E. 11th St., Tulsa, OK 74112.
- c. On February 23, 2017, Jimmie Ray and Michael Thompson, consumer credit examiners, entered Respondent's business premises and spoke to Daniel Wilson, owner.
- d. The examiners asked Mr. Wilson if Respondent had any financing available for purchasing vehicles at their location. Mr. Wilson advised the business does offer in-house financing (tote the note) to consumers. Upon request, the examiners reviewed Respondent's finance

contracts and took photo copies of the retail installment contracts. Upon leaving the premises the examiners took exterior photos of the dealership. A review of the internet revealed Respondent offers buy here pay here financing to consumers.

- e. On August 18, 2017, Petitioner issued a subpoena duces tecum to Daniel Wilson of A2B Automotive Sales at the address of 5303 E. 11th St., Tulsa, OK 74112. Respondent was requested to submit documents no later than September 18, 2017. Ten (10) Retail Installment Sale Contracts were received on September 14, 2017.
- f. The copy of the Retail Installment Contract for J. Alexander lists the purchase of a 2005 Toyota Corolla. The Seller is listed as A2B Automotive Sales with the business address listed. The terms of the contract are 11 monthly payments in the amount of \$275.00 and 1 payment of \$200.00 with the first payment due on August 11, 2016. Total sales price of the vehicle is \$5,000.00. The interest rate is listed as 0.00%.
- 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 September 28, 2017, 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).
- i. Respondent did not file notification pursuant to the provisions of Section 6-202 of the UCCC, on or before January 31, 2017.
- j. 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 October 27, 2017. In addition,

Respondent agrees to pay a \$1,000.00 civil penalty, payable to the Oklahoma Department of Consumer Credit in 2 installments of \$500.00, with first installment due on or before October 27, 2017, and last installment of \$500.00 due on or before November 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 17-0110-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 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).



[Redacted signature area]

Scott Leshner
Administrator
State of Oklahoma
Department of Consumer Credit

Dated: October 30, 2017

[Redacted signature area]

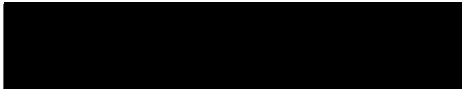
A2B Auto LLC,
d/b/a A2B Automotive Sales

Dated: _____

VERIFICATION OF CONSENT ORDER, CASE NUMBER 17-0110-DIS

STATE OF OKLAHOMA)
)
COUNTY OF Tulsa)

Signed and sworn to (or affirmed) before me on Oct. 24,
2017, by Daniel Wilson of A2B Auto LLC, d/b/a A2B
Automotive Sales.



A2B Auto LLC,
d/b/a A2B Automotive Sales



(Seal, if any)

SHAWNA K. O'NEAL
NOTARY PUBLIC
#13007574
STATE OF OKLAHOMA

Notary Public

My commission expires:

Aug. 16, 2021