

BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT  
STATE OF OKLAHOMA



STATE OF OKLAHOMA *ex rel.* )  
DEPARTMENT OF CONSUMER CREDIT )  
 )  
Petitioner )  
 )  
v. )  
 )  
VANCE DOTSON, INDIVIDUALLY, )  
D/B/A VANCE THE CREDIT DOCTOR, )  
 )  
Respondent )

Case No. 17-0187-DIS

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, Vance Dotson, Individually, d/b/a Vance the Credit Doctor, ("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 has no business filing with the Oklahoma Secretary of State.
- b. Respondent transacts business at 1415 NW 43<sup>rd</sup> Street, Oklahoma City, OK 73118.
- c. On April 11, 2017, Fred Britt, a consumer credit examiner, conducted an investigation of Respondent based on Respondent advertising the services of a Credit Services Organization as defined by the Credit Services Organization Act.
- d. Respondent's website is listed as [www.vancethecreditdoctor.com](http://www.vancethecreditdoctor.com).

- e. The examiner called Respondent at the number listed on Respondent's website, which is (405) 213-1888, and spoke to the owner, Vance Dotson. Mr. Dotson told the examiner he offers consultation and stated that if the examiner wanted to use his services the examiner would need to go to Respondent's website and complete the online application and send an initial payment of \$200.00. Mr. Dotson stated that the examiner would need to pay \$85.00 per month for 12 months per the initial agreement.
- f. The examiner searched Petitioner's licensing database and found Respondent is not licensed as a Credit Service Organization in the State of Oklahoma.

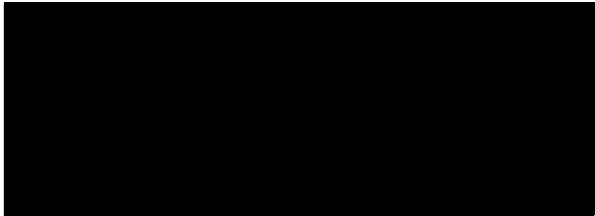
(2) Respondent does not admit to the allegations made by Petitioner in the Notice of Hearing filed in this matter, and incorporated by reference in this Consent Order.

(3) Respondent will submit an Oklahoma Credit Services Organization application and pay all applicable registration/application fees to the Department on or before December 14, 2017. In addition, Respondent agrees to pay a \$5,000.00 civil penalty, payable in twenty (20) installments of \$250.00, with first installment due on or before December 14, 2017, and subsequent installments due on or before the 14<sup>th</sup> of the month for 19 months thereafter.

(4) The payments shall be made payable by check or money order to the Oklahoma Department of Consumer Credit, shall indicate the payment is for Case Number 17-0187-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.

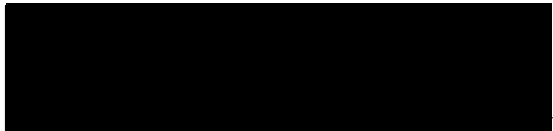
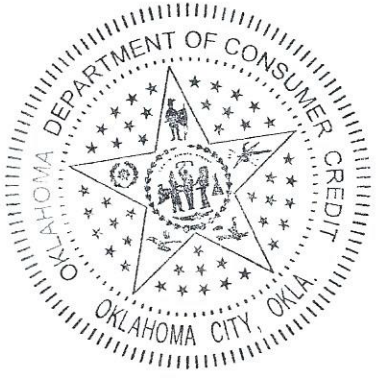
(5) A file stamped copy of this Consent Order will be returned to the Respondent upon signature of the Administrator of the Department of Consumer Credit or the Deputy Administrator of the Department Consumer Credit.

(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).



Scott Lesher  
Administrator  
State of Oklahoma  
Department of Consumer Credit

Dated: 12/14/17



Vance Dotson  
d/b/a Vance the Credit Doctor

Dated: 12-13-17

VERIFICATION OF CONSENT ORDER, CASE NUMBER 17-0187-DIS

STATE OF OKLAHOMA )  
 )  
COUNTY OF OKLAHOMA )

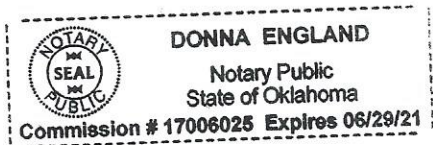
Signed and sworn to (or affirmed) before me on Dec 13,  
2017, by \_\_\_\_\_ Vance Dotson, d/b/a Vance the  
Credit Doctor.

\_\_\_\_\_

Vance Dotson  
d/b/a Vance the Credit Doctor

\_\_\_\_\_

(Seal, if any)



Notary Public

My commission expires:

\_\_\_\_\_