

BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT  
STATE OF OKLAHOMA

FILED  
DEC 06 2017  
STATE OF OKLAHOMA  
DEPARTMENT OF  
CONSUMER CREDIT

STATE OF OKLAHOMA ex rel. )  
DEPARTMENT OF CONSUMER CREDIT,) )  
Petitioner )  
v. )  
ELITE AUTO PROVIDERS LLC, )  
Respondent )

Case No. 17-0275-DIS

CONSENT ORDER

Petitioner, State of Oklahoma ex rel. Department of Consumer Credit ("Petitioner") and Respondent, Elite Auto Providers LLC, ("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 3512461486, active filing status.
- b. Respondent transacts business at 101 E. Okmulgee Street, Muskogee, OK 74403.
- c. On May 23, 2017, Jimmie Ray, a consumer credit examiner, entered Respondent's business premises and spoke to Estella Casale.
- d. The examiner asked Ms. Casale if Respondent offers financing to consumers for vehicles at their location. Ms. Casale advised Respondent does offer financing options to consumers. Ms. Casale advised Respondent carries the financing and also uses Westlake Finance as an indirect lending source. Ms. Casale advised the consumers sign the purchase contracts at the

dealership which are assigned to Westlake Financial. Upon request, the examiner viewed a copy of a retail installment contract and scanned a copy of it.

- e. On October 16, 2017, Petitioner issued a subpoena duces tecum to Estella Casale of Elite Auto Providers LLC at the address of 101 E. Okmulgee Street, Muskogee, OK 74403. Respondent was requested to submit documents no later than November 16, 2017. Ten (10) Retail Installment Sale Contracts were received on October 24, 2017.
- f. The copy of the Retail Installment Sale Contract for B. Mabhena lists the purchase of a 2005 Dodge Grand Caravan. The Seller is listed as Elite Auto Providers LLC with the business address listed. The terms of the contract are 4 monthly payments in the amount of \$668.24 with the first payment due on January 29, 2017. Total sales price of the vehicle is \$3,672.96. The interest rate is listed as 21.00%.
- 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 June 1, 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 May 30, 2017.
- i. Respondent did not file notification pursuant to the provisions of Section 6-202 of the UCCC, on or before January 31, 2017.

(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.

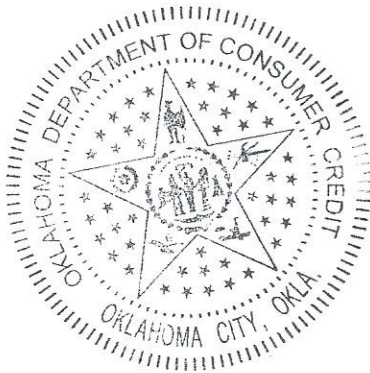
(3) Respondent agrees to pay a \$500.00 civil penalty, payable to the Oklahoma Department of Consumer Credit, on or before December 8, 2017.

(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 17-0275-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)



[Redacted signature area]

Scott Lesher  
Administrator  
State of Oklahoma  
Department of Consumer Credit

Dated: 12/6/17

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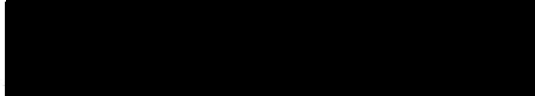
Elite Auto Providers LLC

Dated: 11/29/17

VERIFICATION OF CONSENT ORDER, CASE NUMBER 17-0275-DIS

STATE OF OKLAHOMA )  
 )  
COUNTY OF Muskogee )

Signed and sworn to (or affirmed) before me on 11/29/17,  
2017, by Greg Burns of Elite Auto Providers LLC.



Elite Auto Providers LLC



Notary Public

My commission expires:

05-01-19