

BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT  
STATE OF OKLAHOMA

**FILED**  
AUG 21 2017  
STATE OF OKLAHOMA  
DEPARTMENT OF  
CONSUMER CREDIT

STATE OF OKLAHOMA *ex rel.* )  
DEPARTMENT OF CONSUMER CREDIT, )  
 )  
Petitioner )  
 )  
v. )  
 )  
SOLUTIONS AUTO GROUP, LLC, )  
(DUNCAN) )  
 )  
Respondent )

Case No. 17-0279-DIS

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, Solutions Auto Group, LLC (Duncan), ("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 3512171847, inactive filing status.
- b. Respondent transacts business at 4712 N. Highway 81, Duncan, OK 73533.
- c. On March 27, 2017, Jimmie Ray and Michael Thompson, consumer credit examiners, entered Respondent's business premises and spoke to Kristie O'Donnell, Office Manager.
- d. The examiners spoke to Ms. O'Donnell about consumer auto financing. She advised Respondent does offer in-

house financing (tote the note) to consumers. Upon request, the examiners viewed a retail installment contract and asked Ms. O'Donnell if they could take a photocopy of the retail installment contract. Upon leaving the premises the examiners took exterior photos of Respondent's location.

- e. The copy of the Motor Vehicle Lease Agreement for D. Minor lists the purchase of a 2006 Ford Five Hundred. The Lessor is listed as Solutions Auto Group, LLC with the business address listed. The terms of the contract are 65 bi-weekly payments in the amount of \$160.00 with the first payment due on March 3, 2017. Total sales price of the vehicle is \$10,600.00.
- f. 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.
- g. As of July 1, 2017 Respondent was 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).
- h. Respondent did not file notification pursuant to the provisions of Section 6-202 of the UCCC, on or before January 31, 2017.
- i. 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 submitted a notification filing application and paid all applicable registration/application fees to the Department on August 2, 2017, and a notification license (NOT87355) was issued on August 7, 2017.

(4) Respondent agrees to pay a \$1,000.00 civil penalty, payable to the Oklahoma Department of Consumer Credit, on or before August 24, 2017.

(5) 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 17-0279-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.

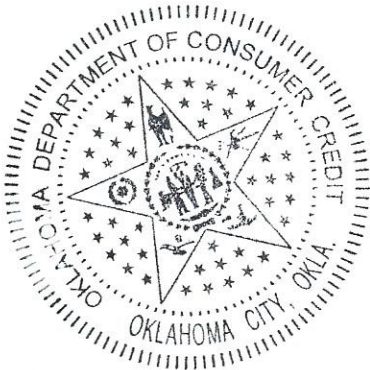
(5) A file stamped copy of this Consent Order will be returned to the Respondent upon signature of the Administrator of the Department of Consumer Credit or the Deputy Administrator of the Department Consumer Credit.

(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).

[Redacted signature]

Scott Leshar  
Administrator  
State of Oklahoma  
Department of Consumer Credit

Dated: 8-21-17



[Redacted signature]

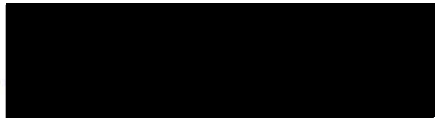
Solutions Auto Group, LLC (Duncan)

Dated: 8-18-17

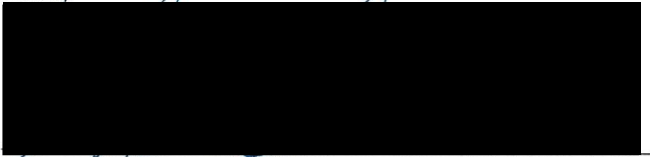
VERIFICATION OF CONSENT ORDER, CASE NUMBER 17-0279-DIS

STATE OF OKLAHOMA )  
 )  
COUNTY OF Grady )

Signed and sworn to (or affirmed) before me on August 14,  
2017, by Joe D. Powell of Solutions Auto Group, LLC  
(Duncan).



Solutions Auto Group, LLC (Duncan)



(Seal, if any)



Notary Public

My commission expires:

1-06-2018