

BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT  
STATE OF OKLAHOMA

FILED  
NOV 08 2017  
STATE OF OKLAHOMA  
DEPARTMENT OF  
CONSUMER CREDIT

STATE OF OKLAHOMA *ex rel.* )  
DEPARTMENT OF CONSUMER CREDIT,) )  
 )  
Petitioner )  
 )  
v. )  
 )  
QUALITY FORD, INC., )  
 )  
Respondent )

Case No. 17-0306-DIS

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, Quality Ford, Inc., ("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 for profit business corporation under the State of Oklahoma, Oklahoma Secretary of State filing number 1900519671, active filing status.
- b. Respondent transacts business at 2300 E. Main, Cushing, OK 74023.
- c. On June 26, 2017, Jimmie Ray and Michael Thompson, consumer credit examiners, entered Respondent's business premises and spoke to Alley Hill, Finance Manager.
- d. The examiners asked Ms. Hill if Respondent offered financing options to consumers to purchase automobiles. She advised Respondent does offer financing and cash purchase options. Ms. Hill advised Respondent utilizes CAC, Cap One, Arvest and Ford as a

few of the lender used for financing. Upon request, the examiners viewed a completed retail contract that listed customer signatures and financing terms. The contract listed Quality Ford, Inc. as the seller, and the examiners asked if they could take a photo copy of the retail installment contract.

- e. The copy of the Retail Installment Contract for D. Henson lists the purchase of a 2017 Ford F150. The Seller is listed as Quality Ford Inc. with the business address listed as P.O. Box 1509, Cushing, OK 74023. The terms of the contract are 35 monthly payments in the amount of \$300.33 with the first payment due on July 17, 2017. Total amount financed is \$10,010.00. The interest rate is listed as 4.99%.
- 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 October 27, 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). Respondent previously held license number NOT80711 and it expired on February 1, 2010.
- 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 will submit a notification filing application and pay all applicable registration/application fees to the Department on or before November 21, 2017. In addition, Respondent agrees to pay a \$1,000.00 civil penalty, payable to the Oklahoma Department of Consumer Credit, in two (2) installments of \$500.00, with first installment of \$500.00 due on or before November 21, 2017 and second installment of \$500.00 due on or before December 21, 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 17-0306-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 Lesh  
Administrator  
State of Oklahoma  
Department of Consumer Credit

Dated:

11/3/17

Quality Ford, Inc.

Dated:

11-2-17

VERIFICATION OF CONSENT ORDER, CASE NUMBER 17-0306-DIS

STATE OF OKLAHOMA )

COUNTY OF Payne )

Signed and sworn to (or affirmed) before me on NOV 2, 2017, by Robert P. Brock of Quality Ford, Inc.

Robert P. Brock  
Quality Ford, Inc.

(Seal, if any)

Laura Brock

Notary Public

My commission expires:

05-05-2019

