FILED

BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT

MAR 0 7 2018

STATE OF OKLAHOMA ex rel.) DEPARTMENT OF CONSUMER CREDIT,)		STATE OF OKLAHOMA DEPARTMENT OF CONSUMER CREDIT
Petitioner)		
v.	Case No. 17-0329-D	IS
BELL CAMPER SALES INC.,)		
Respondent)		

CONSENT ORDER

Petitioner, State of Oklahoma ex rel. Department of Consumer Credit ("Petitioner") and Respondent, Bell Camper Sales 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 1900591272, active filing status.
 - b. Respondent transacts business at 815 N. Washington Blvd., Bartlesville OK 74006.
 - c. On July 20, 2017, Jimmie Ray and Michael Thompson, consumer credit investigators, entered Respondent's premises and spoke to Eddie Rodriguez, Finance Manager.
 - d. The investigators asked Mr. Rodriguez if Respondent offers financing to consumers for vehicles at their location. Mr. Rodriguez explained Respondent handles all the financing paperwork for the consumers. Mr. Rodriguez advised that the consumers sign a retail

dealer contract and the contract is assigned to a lender. Upon request, Mr. Rodriguez showed the investigators a copy of a completed retail contract that listed customer signatures and financing terms. The contract listed Bell Camper Sales Inc. as the seller. The investigators scanned a copy of the contract.

- e. The copy of the Retail Installment Sale Contract for C. Kirwin lists the purchase of a 2017 KZRV SPRT_TRK Touring 336VRK Travel Trailer. The Seller is listed as Bell Camper Sales Inc. with the business address listed. The terms of the contract are 144 monthly payments in the amount of \$348.47 with the first payment due on July 13, 2017. Total sales price of the vehicle is \$50,179.68. The interest rate is listed as 6.00%.
- 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 November 28, 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 November 20, 2017.
- h. 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 March 30, 2018.
- (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 17-0329-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 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).

TOWN TOWN STUPSON Administrator
State of Oklah
Department of

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Scott Lesher
Administrator
State of Oklahoma
Department of Consumer Credit

Dated:

3-7-2018

Bell Camper Sales Inc.

Dated:

03-05-18

VERIFICATION OF CONSENT ORDER, CASE NUMBER 17-0329-DIS

STATE OF OKLAHOMA)
COUNTY OF Washington)
Signed and sworn to (or aff: 2018, by <u>Kim Bell</u>	irmed) before me on <u>March 5</u> , of Bell Camper Sales Inc.
Bell Camper Sales Inc.	
(Seal, if any)	
	Notary Public
OFFICIAL SEAL TINA KINSEY NOTARY PUBLIC OKLAHOMA WASHINGTON COUNTY COMM. NO. 12000836	My commission expires:
COMM EXP 120,20	