

BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT  
STATE OF OKLAHOMA



STATE OF OKLAHOMA *ex rel.* )  
DEPARTMENT OF CONSUMER CREDIT,) )  
 )  
Petitioner )  
 )  
v. )  
 )  
JACKSONS OF ENID, INC., )  
D/B/A JACKSONS CHRYSLER DODGE,) )  
 )  
Respondent )

Case No. 17-0374-DIS

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, Jacksons of Enid, Inc., d/b/a Jacksons Chrysler Dodge, ("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 1900529409, active filing status.
- b. Respondent transacts business at 4405 W. Garriott Rd, Enid, OK 73703.
- c. On August 30, 2017, Jimmie Ray and Michael Thompson, consumer credit investigators, entered Respondent's business premises and spoke to Termaine Snyder, Sales Consultant.
- d. The investigators asked Mr. Snyder if Respondent offers finance options for the consumers. Mr. Snyder advised that Respondent utilizes Chrysler Capitol, TD Auto Finance, and Bank of the West among others as

lenders for finance sources for their consumers. He explained the consumers sign all the finance paperwork at the dealership and the dealership assigns the financing to the lending institutions. Mr. Snyder advised Respondent has been in business for 20 years. Upon request, the investigators scanned copies of the retail installment contracts.

- e. On January 3, 2018, Petitioner issued a subpoena duces tecum to the Finance Department of Jacksons Chrysler Dodge at the address of 4405 W. Garriot Rd. Enid, OK 73703. Respondent was requested to submit documents no later than February 3, 2018. Ten (10) Retail Installment Sale Contracts were received on January 31, 2017.
- f. Respondent has engaged or offered to engage in making consumer credit sales. The copy of the Retail Installment Sale Contract for M. Jeur lists the purchase of a 2015 Dodge Journey. The Seller is listed as Jackson of Enid, Inc. with the business address listed. The terms of the contract are 72 monthly payments in the amount of \$391.16 with the first payment due on October 1, 2016. Total sales price of the vehicle is \$31,163.52. 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 March 13, 2018, 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 NOT77141. Said license expired February 1, 2010.
- i. Respondent did not file notification pursuant to the provisions of Section 6-202 of the UCCC, on or before January 31, 2017.
- j. 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 April 27, 2018. In addition, Respondent agrees to pay a \$1,000.00 civil penalty payable to the Oklahoma Department of Consumer Credit, on or before April 27, 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 17-0374-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]

Scott Leshar  
Administrator  
State of Oklahoma  
Department of Consumer Credit

Dated: 3-26-18

[REDACTED]

Jacksons of Enid, Inc.,  
d/b/a Jacksons Chrysler Dodge

Dated: 3-21-18



VERIFICATION OF CONSENT ORDER, CASE NUMBER 17-0374-DIS

STATE OF OKLAHOMA )  
 )  
COUNTY OF Garfield )

Signed and sworn to (or affirmed) before me on 3-21-18,  
2018, by Shane Jackson of Jacksons of Enid, Inc., d/b/a  
Jacksons Chrysler Dodge.

[Redacted Signature]

Jacksons of Enid, Inc.,  
d/b/a Jacksons Chrysler Dodge

[Redacted Signature]

(Seal, if any)



Notary Public

My commission expires:

7-3-18