

**FILED**

APR 24 2018

STATE OF OKLAHOMA  
DEPARTMENT OF  
CONSUMER CREDIT

**BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT  
STATE OF OKLAHOMA**

STATE OF OKLAHOMA *ex rel.* )  
DEPARTMENT OF CONSUMER CREDIT,) )  
 )  
Petitioner ) )  
 ) )  
v. ) Case No. 17-0403-DIS )  
 ) )  
ALLEN'S USED CARS, INC., ) )  
 ) )  
Respondent ) )

**CONSENT ORDER**

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, Allen's Used Cars, 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 1900630290, active filing status.
- b. On March 27, 2018, Petitioner sent Notice of Hearing to Respondent's registered agent listed on the Oklahoma Secretary of State's website as Allen Lineberry, HC 61 Box 652, Sallisaw, OK 74955. Said Notice was returned from the post office on April 2, 2018 stating "no mail receptacle, unable to forward".
- c. Respondent transacts business at 2210 E. Cherokee, Sallisaw, OK 74955.
- d. On September 29, 2017, Jimmie Ray and Michael Thompson, consumer credit investigators, entered Respondent's business premises and spoke to Theresa

Crain, Office Employee.

- e. The investigators asked Ms. Crain if Respondent offers financing to consumers for vehicles at their location. Ms. Crain explained the consumers sign loan paperwork at each location of the dealership and Respondent carries the financing. The investigators requested to see copies of the contracts. Ms. Crain advised that the owner does not allow anyone to see the contracts. The investigators explained the process to the owner by phone, and the owner allowed them to see the contracts. The investigators scanned copies of the executed retail contracts.
- f. Respondent has engaged or offered to engage in making consumer credit sales. The copy of the Retail Installment Sale Contract for D. Allen lists the purchase of a 2001 Chevrolet Silverado. The Seller is listed as Allen's Used Cars with the business address listed. The terms of the contract are 50 monthly payments in the amount of \$250.00 with the first payment due on August 15, 2015. Total sales price of the vehicle is \$14,626.24. The interest rate is listed as 18.00%.
- 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 January 30, 2018, 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 January 22, 2018.
- 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 in two installments of \$250.00 each with first installment due on or

before May 11, 2018 and second installment due on or before June 11, 2018.

(4) The payments shall be made payable by check or money order to the Oklahoma Department of Consumer Credit, shall indicate the payment is for Case Number 17-0403-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 Lesner  
Administrator  
State of Oklahoma  
Department of Consumer Credit

Dated: 4/24/18

[Redacted signature area]

Allen's Used Cars, Inc.

Dated: 4-19-18

VERIFICATION OF CONSENT ORDER, CASE NUMBER 17-0403-DIS

STATE OF OKLAHOMA )

COUNTY OF Seq )

Signed and sworn to (or affirmed) before me on 19 April,  
2018, by Allen L. [redacted] of Allen's Used Cars, Inc.

[redacted]

Allen's Used Cars, Inc.

[redacted signature]

[redacted]

(Seal, if any)

Notary Public

My commission expires:

Jan 2 2022

