

BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT
STATE OF OKLAHOMA



STATE OF OKLAHOMA *ex rel.*)
DEPARTMENT OF CONSUMER CREDIT,))
)
Petitioner))
))
v.) Case No. 17-0404-DIS)
))
WEST END MOTORS, INC.,))
))
Respondent))

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, West End Motors, 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 1912111718, inactive filing status.
- b. Respondent transacts business at 3490 W. Cherokee, Sallisaw, OK 74955.
- c. On September 29, 2017, Jimmie Ray and Michael Thompson, consumer credit investigators, entered Respondent's business premises and spoke to Michael Lineberry, Manager.
- d. The investigators asked Mr. Lineberry what financing options are offered by Respondent. Mr. Lineberry explained that the consumer signs loan paperwork at Respondent's location and Respondent carries the financing. Mr. Lineberry also advised that the

executed paperwork is sent to Allen's Used Cars, in Sallisaw, which is Respondent's corporate location. The investigators then left Respondent's location and travelled to the corporate location where they reviewed Respondent's executed retail contracts. Upon request, the investigators scanned a copy of Respondent's retail contract.

- e. Respondent has engaged or offered to engage in making consumer credit sales. The copy of the Retail Installment Sale Contract for J. Bailey lists the purchase of a 1996 Chevrolet Suburban. The Seller is listed as West End Motors with the business address listed. The terms of the contract are 23 monthly payments in the amount of \$200.00 with the first payment due on December 22, 2016. Total sales price of the vehicle is \$4,409.00. The interest rate is listed as 18.00%.
- 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 February 8, 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.
- 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 in two installments of \$250.00 each, with the first installment due on or before April 27, 2018, and the second installment due on or before May 27, 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 17-0404-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).



[Redacted signature area]

Scott Lesher
Administrator
State of Oklahoma
Department of Consumer Credit

Dated: 4/24/18

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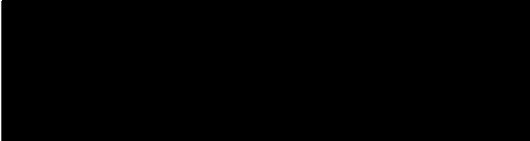
West End Motors, Inc.

Dated: 4-19-18

VERIFICATION OF CONSENT ORDER, CASE NUMBER 17-0404-DIS

STATE OF OKLAHOMA)
COUNTY OF Seig)

Signed and sworn to (or affirmed) before me on 19 April,
2018, by _____ of West End Motors, Inc.



~~West End Motors, Inc.~~



(Seal, if any)

Notary Public

My commission expires:

Jan 2 2022

