

FILED

OCT 01 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.)
)
ROBERT JACKSON, INDIVIDUALLY,)
D/B/A WHEATLAND MOTOR COMPANY,))
)
Respondent)

Case No. 18-0002-DIS

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, Robert Jackson, Individually, d/b/a Wheatland Motor Company, ("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 does not have a business filing with the Oklahoma Secretary of State.
- b. Respondent transacts business at 7600 Newcastle Road, Oklahoma City, OK 73169.
- c. On December 14, 2017, Jimmie Ray, a consumer credit investigator, entered Respondent's business premises and spoke to Robert Jackson, Owner.
- d. The investigator asked if Respondent offers financing options to consumers for purchasing vehicles at their location. Mr. Jackson explained Respondent offers 100% in-house financing and cash options to consumers. The consumers sign the financing paperwork and make the payments at Respondent's location. Upon request, the

investigator scanned an executed retail contract that listed customer signatures and financing terms.

- e. Respondent has engaged or offered to engage in making consumer credit sales. The copy of the Retail Installment Sale Contract for T. Piercy lists the purchase of a 2005 Chevrolet Pickup. The Seller is listed as Wheatland Motor Co. with the business address listed. The terms of the contract are 13 monthly payments in the amount of \$250.00 with the first payment due on June 25, 2017. Total sales price of the vehicle is \$5,995.00. The interest rate is listed as 0%.
- 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 September 4, 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 a Notification license (NOT8000); said license expired on January 31, 2014.
- 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, except that Respondent admits the facts necessary to establish the Department's jurisdiction over Respondent and the subject matter of this action.

(3) Respondent will submit a notification license application and pay all applicable registration/application fees to the Department on or before September 28, 2018. In addition, Respondent agrees to pay a \$1,500.00 civil penalty payable to the Oklahoma Department of Consumer Credit, on or before September 28, 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 18-0002-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 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 signature]

Scott Lesger
Administrator
State of Oklahoma
Department of Consumer Credit

Dated:

9/20/18

[Redacted signature]

Robert Jackson, Individually d/b/a
Wheatland Motor Company

Dated:

9-20-18

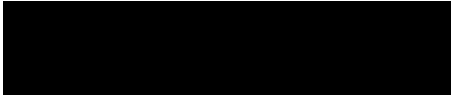
VERIFICATION OF CONSENT ORDER, CASE NUMBER 18-0002-DIS

STATE OF OKLAHOMA)

)

COUNTY OF OKLAHOMA)

Signed and sworn to (or affirmed) before me on Sept 21st,
2018, by Robert Johnson of Wheatland Motor Company.



Robert Jackson, Individually d/b/a
Wheatland Motor Company



Notary Public

My commission expires:

8-17-20