

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



STATE OF OKLAHOMA ex rel.            )  
DEPARTMENT OF CONSUMER CREDIT,) )  
  )  
          Petitioner                            )  
  )  
v.    )        Case No. 18-0010-DIS  
  )  
LILI'S AUTO SALES L.L.C.,                )  
  )  
          Respondent                         )

**CONSENT ORDER**

Petitioner, State of Oklahoma ex rel. Department of Consumer Credit ("Petitioner") and Respondent, Lili's Auto Sales L.L.C., ("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 limited liability company under the State of Oklahoma, Oklahoma Secretary of State filing number 3512435905, active filing status.
- b. Respondent transacts business at 1601 SW 29th, Oklahoma City, OK 73119.
- c. On November 28, 2018, Notice of Hearing was sent via certified mail to Respondent's Registered Agent address listed on the Oklahoma Secretary of State's website as 2801 S. Walker Ave., Oklahoma City, OK 73109. Said Notice was returned from the post office on December 3, 2018 stating "Forward Time Expired-Returned to Sender".
- d. On December 21, 2017, Jimmie Ray and Michael Thompson, consumer credit investigators, entered Respondent's business premises and spoke to Sharon Torres, Office

Assistant.

- e. The investigators asked Ms. Torres if Respondent offers financing to consumers for vehicles at their location. Ms. Torres explained the consumers sign loan paperwork at the location and Respondent carries the financing. Ms. Torres stated that customers bring payments to Respondent. The investigators requested to review Respondent's contracts. Ms. Torres informed them that she did not have access to the contracts. The investigators gave Ms. Torres their contact number and requested the owner, Lilibiana Lozano, contact them when she arrived at the dealership. Ms. Lozano contacted the investigators and agreed to email retail installment contracts. The investigators reviewed executed copies of retail installment contracts that showed customer signatures and financing terms.
- f. On August 31, 2018, Petitioner issued a subpoena duces tecum to Lilibiana Lozano of Lili's Auto Sales at the address of 1601 SW 29th, Oklahoma City, OK 73119. Respondent was requested to submit documents no later than October 1, 2018. Respondent hand-delivered six (6) Retail Installment Sale Contracts on September 20, 2018.
- g. Respondent has engaged or offered to engage in making consumer credit sales. The copy of the Retail Installment Sale Contract for A. Cardenas lists the purchase of a 2005 Nissan Altima. The Seller is listed as Lili's Auto Sales with the business address listed. The terms of the contract are 19 monthly payments in the amount of \$400.00 with the first payment due on August 12, 2017. Total sales price of the vehicle is \$8,472.00. The interest rate is listed as 15.00%.
- h. 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.*
- i. As of the date of the Notice, 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).

- j. Respondent did not file notification pursuant to the provisions of Section 6-202 of the UCCC, on or before January 31, 2017.
- k. Respondent has failed to pay the notification license 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 submitted a notification license application and application fee to the Department on December 6, 2018.

(4) Respondent agrees to pay a \$1,500.00 civil penalty payable to the Oklahoma Department of Consumer Credit in 6 (six) installments of \$250.00, with first installment payment due on or before January 9, 2019, and the remaining 5 installments due on or before the 9th day of each month for 5 months thereafter.

(5) 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 18-0010-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.

(6) 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.

(7) 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 Peshner~~, Administrator  
State of Oklahoma  
Department of Consumer Credit

Dated: 1/15/2019

[Redacted]

~~Lill's Auto Sales~~ L.L.C.

Dated: \_\_\_\_\_

VERIFICATION OF CONSENT ORDER, CASE NUMBER 18-0010-DIS

STATE OF OKLAHOMA )  
 )  
COUNTY OF OKLAHOMA )

Signed and sworn to (or affirmed) before me on Jan. 10, 2019,  
~~2018,~~ by \_\_\_\_\_ of Lili's Auto Sales L.L.C.

\_\_\_\_\_  
Lili's Auto Sales L.L.C.



\_\_\_\_\_  
Notary Public

My commission expires:

5-4-20