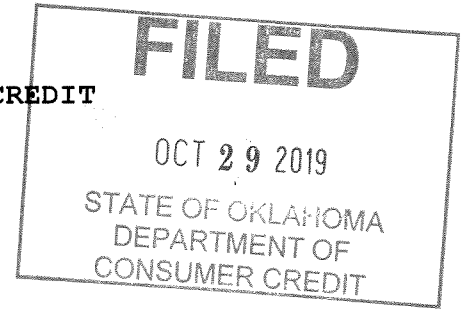


BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT
STATE OF OKLAHOMA



STATE OF OKLAHOMA *ex rel.*)
DEPARTMENT OF CONSUMER CREDIT,))
)
Petitioner))
))
v.) Case No. 19-0186-DIS)
))
ZECK CHEVROLET OKLAHOMA LLC,))
))
Respondent))

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, Zeck Chevrolet Oklahoma LLC, ("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 3512645395, active filing status.

b. Respondent transacts business at 1601 N. Green Ave., Purcell, OK 73080.

c. On April 26, 2019, Jimmie Ray and Michael Thompson, Consumer Credit Investigators, entered Respondent's business premises and spoke to Brad Cook, Finance Manager.

d. The investigators asked Mr. Cook if Respondent offered financing options for consumers. Mr. Cook advised Respondent utilizes Capital One, Santander and TFCU as a few of the consumer finance options to purchase vehicles. Mr. Cook stated Respondent has been in business at the location for roughly 13 months. Upon request, the investigators viewed and scanned a retail installment agreement. Mr. Cook advised the consumers sign the

financing paperwork at Respondent's location and consumers can apply for financing online at Respondent's website.

e. Respondent has engaged or offered to engage in making consumer credit sales. The copy of the Retail Installment Sale Contract for A. Hoyt lists the purchase of a 2012 GMC Sierra. The Seller is listed as Zeck Chevrolet with the business address listed. The terms of the contract are 60 monthly payments in the amount of \$447.00 with the first payment due on May 21, 2019. Total sales price of the vehicle is \$26,820.00. The interest rate is listed as 5.24%.

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 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).

h. Respondent did not file notification pursuant to the provisions of Section 6-202 of the UCCC within 30 days of commencing business.

i. 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.

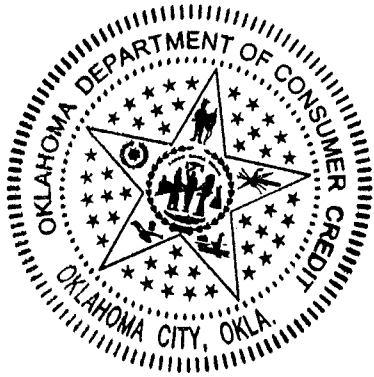
(3) Respondent agrees to pay a \$1,250.00 civil penalty payable to the Oklahoma Department of Consumer Credit, on or before October 31, 2019.

(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 19-0186-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).



Scott Leshner
Administrator
State of Oklahoma
Department of Consumer Credit

Dated: 10/29/19

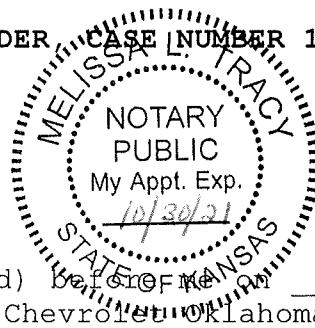


Zeck Chevrolet Oklahoma LLC

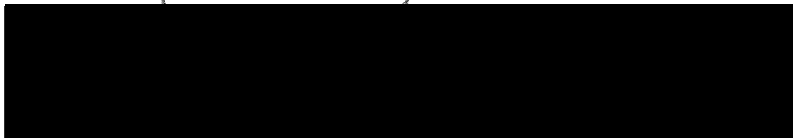
Dated: 10-22-2019

VERIFICATION OF CONSENT ORDER, CASE NUMBER 19-0186-DIS

STATE OF ~~OKLAHOMA~~ KANSAS)
)
COUNTY OF Johnson)



Signed and sworn to (or affirmed) by Melissa Tracy of Zeck Chevrolet Oklahoma LLC. 10/22 2019



Zeck Chevrolet Oklahoma LLC

(Seal, if any)



Title (and Rank): Notary Public

My commission expires:

10/30/21