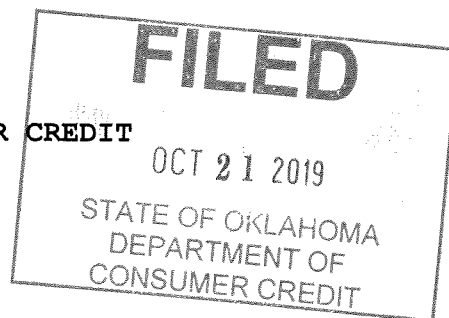


BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT
STATE OF OKLAHOMA



STATE OF OKLAHOMA *ex rel.*)
DEPARTMENT OF CONSUMER CREDIT,))
)
Petitioner))
)
v.) Case No. 19-0193-DIS)
)
DAVID STANLEY CHEVROLET, INC.,))
)
Respondent))

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, David Stanley Chevrolet 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 1900295145, active filing status.

b. Respondent transacts business at 614 SW 74th St., Oklahoma City, OK 73139.

c. On March 5, 2019, Jimmie Ray and Michael Thompson, Consumer Credit Investigators, entered Respondent's business premises and spoke to Dale Anthony, Finance Director.

d. The investigators asked Dale if Respondent continued offering financing options for the consumers in February and March of 2019. Dale advised Respondent financed consumers utilizing Bank of the West, Ally and General Motors. Dale advised Respondent has been at the location for roughly 20 years. Upon request, the investigators viewed and scanned an executed retail installment sale

contract. Dale advised the consumers sign the financing paperwork at the dealership location, and the 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 R. Harvey lists the purchase of a 2017 Chevrolet Malibu. The Seller is listed as David Stanley Chevrolet with the business address listed. The terms of the contract are 72 monthly payments in the amount of \$410.51 with the first payment due on April 16, 2019. Total sales price of the vehicle is \$31,056.72. The interest rate is listed as 15.99%.

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 June 25, 2019, 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 June 24, 2019.

h. Respondent previously held a Notification license (NOT86750); said license expired on January 31, 2019.

i. Respondent did not file notification pursuant to the provisions of Section 6-202 of the UCCC, on or before January 31, 2019.

(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.

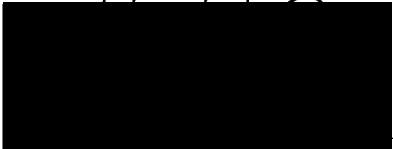
(3) Respondent agrees to pay a \$750.00 civil penalty payable to the Oklahoma Department of Consumer Credit, on or before October 31, 2019.

(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 19-0193-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.

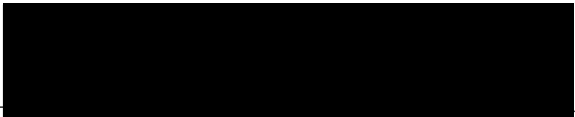
(5) A file stamped copy of this Consent Order will be returned to Respondent upon signature of the Administrator of the Department of Consumer Credit or the Deputy Administrator of the Department Consumer Credit.

(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 Lesher
Administrator
State of Oklahoma
Department of Consumer Credit

Dated: 10/21/19



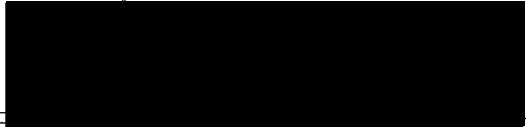
David Stanley Chevrolet Inc.

Dated: 10/15/19

VERIFICATION OF CONSENT ORDER, CASE NUMBER 19-0193-DIS

STATE OF OKLAHOMA)
)
COUNTY OF OKLAHOMA)

Signed and sworn to (or affirmed) before me on Apr. 15th 2019
by Toby Flowers of David Stanley Chevrolet Inc.



David Stanley Chevrolet Inc.

(Seal, if any)



Title (and Rank): Notary Public

My commission expires:

3.15.22

