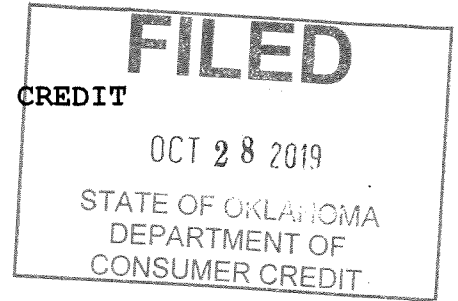


BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT
STATE OF OKLAHOMA



STATE OF OKLAHOMA *ex rel.*)
DEPARTMENT OF CONSUMER CREDIT,))
)
Petitioner)
)
v.) Case No. 19-0209-DIS
)
MORFIN ENTERPRISES LLC,)
D/B/A PACIFIC MOTORS,)
)
Respondent)

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, Morfin Enterprises LLC d/b/a Pacific Motors, ("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 3512576270, active filing status.

b. Respondent transacts business at 3208 S. Shields Blvd., Oklahoma City, OK 73129.

c. On May 9, 2019, Jimmie Ray and Michael Thompson, Consumer Credit Investigators, entered Respondent's business premises and spoke to Manuel Morfin, Sales Manager.

d. The investigators asked Manuel if Respondent offered financing to purchase vehicles at the location. Manuel stated Respondent utilizes Westlake, Sky Credit Union and in-house financing options for the consumers. Upon request, the investigators viewed and scanned an executed retail installment contract.

e. Respondent has engaged or offered to engage in making consumer credit sales. The copy of the Retail Installment Sale Contract for D. Dennis lists the purchase of a 2006 Ford Mustang. The Seller is listed as Pacific Motors with the business address listed. The terms of the contract are 9 monthly payments in the amount of \$288.84 with the first payment due on May 19, 2019. Total sales price of the vehicle is \$5,199.56. The interest rate is listed as 0.00%.

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 June 10, 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 May 15, 2019.

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

(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 19-0209-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: 10/28/19



Morrin Enterprises LLC
d/b/a Pacific Motors

Dated: 10-28-19

VERIFICATION OF CONSENT ORDER, CASE NUMBER 19-0209-DIS

STATE OF OKLAHOMA)
)
COUNTY OF OKLAHOMA)

Signed and sworn to (or affirmed) before me on Oct. 28 2019
by Mancel Morfin of Morfin Enterprises LLC d/b/a Pacific
Motors.



Morfin Enterprises LLC
d/b/a Pacific Motors

(Seal, if any)



Title (and Rank): Notary Public

My commission expires:

5-4-20

