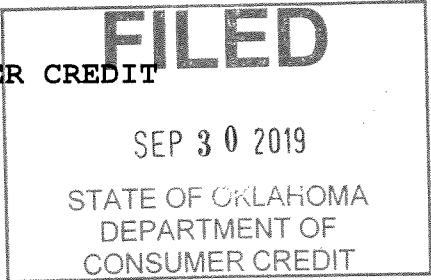


BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT  
STATE OF OKLAHOMA



STATE OF OKLAHOMA *ex rel.* )  
DEPARTMENT OF CONSUMER CREDIT,) )  
 )  
Petitioner )  
 )  
v. ) Case No. 19-0210-DIS  
 )  
WHEELER FORD, INC., )  
 )  
Respondent )

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, Wheeler Ford 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 1912666572, active filing status.

b. Respondent transacts business at 700 N. Glenn L. English St., Cordell, OK 73632.

c. On May 6, 2019, Jimmie Ray and Michael Thompson, Consumer Credit Investigators, entered Respondent's business premises and spoke to Thomas Monczunski, General Manager.

d. The investigators asked if Respondent offered financing options for the consumers. Thomas advised Respondent utilizes TD Auto Finance, Ally and Exciter Finance as a few of the consumer finance options to purchase vehicles, and has been in business since August 14, 2018. Upon request, the investigators viewed and scanned a retail installment sale agreement. Thomas advised

the consumers sign the financing paperwork at dealership 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 K. Patton lists the purchase of a 2014 Buick LaCrosse. The Seller is listed as Wheeler Ford Inc. with the business address listed. The terms of the contract are 48 monthly payments in the amount of \$349.08 with the first payment due on June 3, 2019. Total sales price of the vehicle is \$21,755.84. The interest rate is listed as 15.81%.

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 May 29, 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 28, 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 19-0210-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.

(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).



[REDACTED]  
Scott Aesher  
Administrator  
State of Oklahoma  
Department of Consumer Credit

Dated: 9-30-19

[REDACTED]  
Wheeler Ford, Inc.

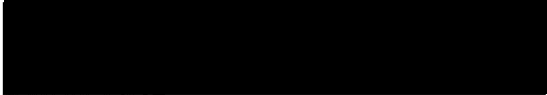
Dated: 9-26-19

VERIFICATION OF CONSENT ORDER, CASE NUMBER 19-0210-DIS

STATE OF OKLAHOMA )

COUNTY OF Caddo )

Signed and sworn to (or affirmed) before me on 26, Sept 2019  
by Dustin Wheeler of Wheeler Ford, Inc.



Wheeler Ford, Inc.

(Seal, if any)



Title (and Rank): Notary Public

My commission expires:

02-23-23