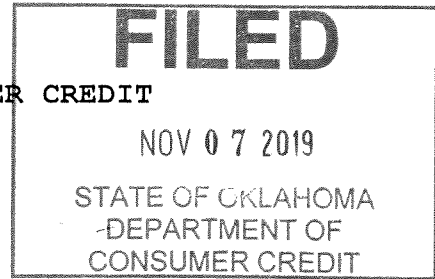


BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT
STATE OF OKLAHOMA



STATE OF OKLAHOMA *ex rel.*)
DEPARTMENT OF CONSUMER CREDIT,))
)
Petitioner)
)
v.) Case No. 19-0214-DIS
)
HUDIBURG FORD LLC,)
)
Respondent)

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, Hudiburg Ford 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 3512508844, active filing status.

b. Respondent transacts business at 216 N. Highway 18, Chandler, OK 74834.

c. On May 1, 2019, Jimmie Ray and Michael Thompson, Consumer Credit Investigators, entered Respondent's business premises and spoke to Steven Bennett, Finance Director.

d. The investigators asked Mr. Bennett if Respondent offered financing options for the consumers in 2019. Mr. Bennett advised Respondent utilizes Ford Motor Credit, Ally and TFCU as a few of the consumer finance options to purchase vehicles. Respondent has been conducting sales at the location for 2 years. Upon request, the investigators

viewed and scanned an executed retail installment sale contract. Mr. Bennett advised the consumers sign the financing paperwork at the dealership location and they 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 D. Link lists the purchase of a 2014 GMC Sierra. The Seller is listed as Hudiburg Ford LLC with the business address listed. The terms of the contract are 72 monthly payments in the amount of \$619.63 with the first payment due on June 8, 2019. Total sales price of the vehicle is \$50,482.36. The interest rate is listed as 7.63%.

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. Respondent previously held a Notification license (NOT87560); said license expired on January 31, 2019.

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

i. Respondent has failed to pay the notification filing fee 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.

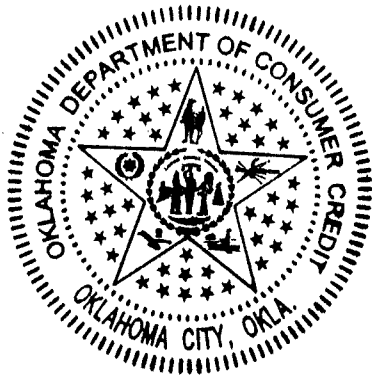
(3) Respondent will submit a notification license application and pay all applicable registration/application fees to the Department on or before November 27, 2019. In addition, Respondent agrees to pay a \$1,750.00 civil penalty payable to the Oklahoma Department of Consumer Credit, on or before November 27, 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 19-0214-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 the 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 signature]

Scott Lesmer
Administrator
State of Oklahoma
Department of Consumer Credit

Dated: 11/7/19

[Redacted signature]

Hudiburg Ford/LLC

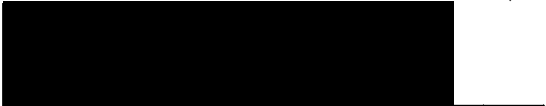
Dated: 11-6-19

VERIFICATION OF CONSENT ORDER, CASE NUMBER 19-0214-DIS

STATE OF OKLAHOMA)

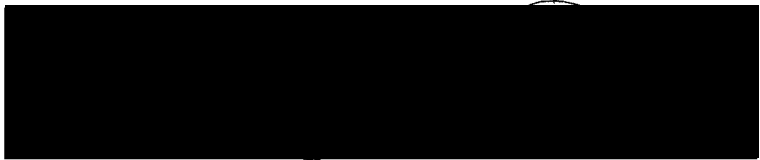
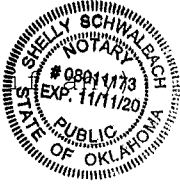
COUNTY OF Grady)

Signed and sworn to (or affirmed) before me on Nov. 6,
2019, by David Hudiburg of Hudiburg Ford LLC.



Hudiburg Ford LLC

(Seal,



Notary Public

My commission expires:

11-11-20