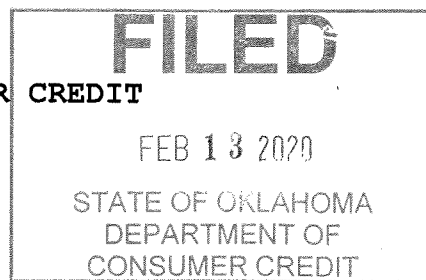


BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT
STATE OF OKLAHOMA



STATE OF OKLAHOMA *ex rel.*)
DEPARTMENT OF CONSUMER CREDIT,))
)
Petitioner)
)
v.)
)
SAM SALAMEH, INDIVIDUALLY,)
D/B/A UNITED AUTO SALES,)
)
Respondent)

Case No. 19-0241-DIS

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, Sam Salameh, individually, d/b/a United Auto Sales, ("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 does not have a business filing with the Oklahoma Secretary of State.

b. Respondent transacts business at 4601 NW 39th Street, Oklahoma City, OK 73122.

c. On July 16, 2019, Jimmie Ray and Michael Thompson, Consumer Credit Investigators, entered Respondent's business premises and spoke to Daniel Salame, General Manager.

d. The investigators asked Daniel if Respondent continued to offer financing options for consumers in 2019. Daniel advised Respondent continued to offer in-house financing, and utilizes True Sky Credit Union and Communications Credit Union as lending sources for consumers. Daniel

advised the consumers sign the financing paperwork at the dealership location and consumers make payments at the location. Upon request, the investigators reviewed 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 M. Cervantes lists the purchase of a 2013 Chevrolet Traverse. The Seller is listed as United Auto Sales with the business address listed. The terms of the contract are 36 monthly payments in the amount of \$460.00 with the first payment due on March 23, 2019. Total sales price of the vehicle is \$16,685.00. No interest rate was listed.

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 previously held a Notification license (NOT86916); said license expired on January 31, 2018.

i. Respondent did not file notification pursuant to the provisions of Section 6-202 of the UCCC, on or before January 31, 2018.

j. Respondent has failed to pay the notification license 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 February 13, 2020. In addition, Respondent agrees to pay a \$1,750.00 civil penalty payable in 4

payments of \$437.50, with first payment due on or before February 13, 2020, second payment due on or before March 13, 2020, third payment due on or before April 13, 2020 and fourth payment due on or before May 13, 2020.

(4) The payments shall be made payable by check or money order to the Oklahoma Department of Consumer Credit, shall indicate the payment is for Case Number 19-0241-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 area]

Sally Leshner
Administrator
State of Oklahoma
Department of Consumer Credit

Dated: 2/13/2020

[Redacted signature area]

Sam Salameh, Individually
d/b/a United Auto Sales

Dated: 2/12/20

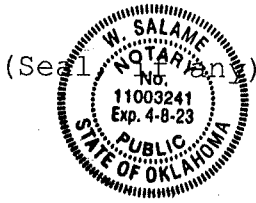
VERIFICATION OF CONSENT ORDER, CASE NUMBER 19-0241-DIS

STATE OF OKLAHOMA)
)
COUNTY OF OKLAHOMA)

Signed and sworn to (or affirmed) before me on 2/12/20,
2020, by SAM SALAMEH of United Auto Sales.



Sam Salameh, Individually
d/b/a United Auto Sales



Notary Public

My commission expires:

04-08-23