

BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT  
STATE OF OKLAHOMA

**FILED JUNE 4, 2020  
STATE OF OKLAHOMA  
DEPT. OF CONSUMER  
CREDIT**

STATE OF OKLAHOMA ex rel. )  
DEPARTMENT OF CONSUMER CREDIT, )  
 )  
Petitioner )  
 )  
v. )  
 )  
CARFAIR AUTO SALES LLC, )  
 )  
Respondent )

Case No. 19-0244-DIS

CONSENT ORDER

Petitioner, State of Oklahoma ex rel. Department of Consumer Credit ("Petitioner") and Respondent, Carfair Auto Sales 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 3512585400, active filing status.

b. Respondent transacts business at 1416 SW 29th St., Oklahoma City, OK 73119.

c. On July 15, 2019, Jimmie Ray and Michael Thompson, Consumer Credit Investigators, entered Respondent's business premises and spoke to Kyle Mekdam, sales person.

d. The investigators asked Kyle if Respondent continued to offer financing options for consumers in 2019. Kyle advised Respondent offers in-house financing, and utilizes Westlake Financial and Credit Acceptance as indirect lending option sources for consumers. Kyle advised the consumers sign the financing paperwork and make payments at the dealership 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 H. Peterson lists the purchase of a 2001 Porche Boxter. The Seller is listed as Carfair Auto Sales with the business address listed. The terms of the contract are 27 monthly payments in the amount of \$272.74 with the first payment due on August 13, 2019. Total sales price of the vehicle is \$9,363.98. The interest rate is listed as 21.00%.

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. On January 13, 2020, Notice of Hearing was sent via certified mail to Respondent's registered agent listed on the Oklahoma Secretary of State's website as Redouane Bentabet, 6700 W. Memorial Rd., #915, Oklahoma City, OK 73142. Said Notice was returned to Petitioner on February 12, 2020 stating "Return to Sender, Unclaimed".

h. As of the date of the Amended Notice, Respondent was 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).

i. Respondent previously held a Notification license (NOT86990); said license expired on January 31, 2018.

j. Respondent failed to pay the notification license filing fee for each business location pursuant to OKLA. ADMIN. CODE § 160:5-1-2(2)(A).

k. Petitioner received a Notification filing application with filing fee from Respondent on May 13, 2020.

(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 \$1,000.00 civil penalty payable in 4 payments of \$250.00 each, with first payment of \$250.00 due on or before May 20, 2020, second payment of \$250.00 due on or before June 20, 2020, third payment of \$250.00 due on or before July 20, 2020 and fourth payment of \$250.00 due on or before August 20, 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 19-0244-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 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 Leshar  
Administrator  
State of Oklahoma  
Department of Consumer Credit

Dated: June 4, 2020

[Redacted signature]

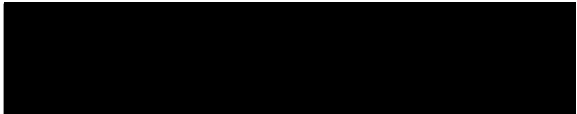
CarFair Auto Sales LLC

Dated: 6-4-20

VERIFICATION OF CONSENT ORDER, CASE NUMBER 19-0244-DIS

STATE OF OKLAHOMA )  
 )  
COUNTY OF OKLAHOMA )

Signed and sworn to (or affirmed) before me on 6-4-20,  
2020, by RED BENTABET of Carfair Auto Sales LLC.



Carfair Auto Sales LLC



(Seal, if any)



Notary Public

My commission expires:

12-07-20