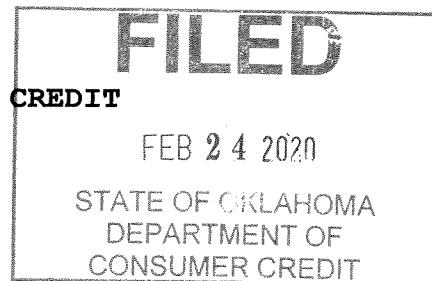


**BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT  
STATE OF OKLAHOMA**



STATE OF OKLAHOMA *ex rel.* )  
DEPARTMENT OF CONSUMER CREDIT,) )  
 )  
Petitioner ) )  
 ) )  
v. ) )  
 ) )  
GAYLON BARGER, D/B/A ) )  
FIRST PAYCHECK ADVANCE, ) )  
 ) )  
Respondent ) )

Case No. 19-0268-DIS

**CONSENT ORDER**

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, Gaylon Barger d/b/a First Paycheck Advance, ("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 the Petitioner in the Notice of Hearing filed in this matter.

- a. Respondent is a licensed deferred deposit lender in the State of Oklahoma, license number DDL00617, address of record at 801 Wynan Court, Anadarko, OK 73005.
- b. Respondent has a domestic trade name entity filing with the Oklahoma Secretary of State, filing number 3612082360, active filing status.
- c. On August 1st, 2019 through August 6th, 2019, Scott White, Consumer Credit Examiner, conducted an examination of Respondent at Respondent's business location at 801 Wynan Court, Anadarko, OK 73005. During the course of the examination, violations were found.
- d. Respondent was unable to locate loan agreement files for 2 loans.

e. Respondent failed to respond to Petitioner's examination report by the deadline of September 11, 2019.

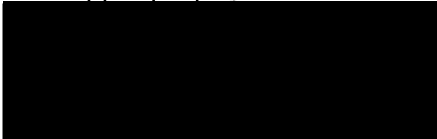
(2) Respondent does not admit to the allegations made by the Petitioner in the Notice of Hearing filed in this matter, and incorporated by reference in this Consent Order, except that Respondent admits the facts necessary to establish the Department's jurisdiction over Respondent and the subject matter of this action.

(3) Respondent agrees to pay a \$2,000.00 civil penalty payable to the Oklahoma Department of Consumer Credit, on or before March 12, 2020.

(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 19-0268-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 59 O.S. § 3117(B).



Scott Lisher  
Administrator  
State of Oklahoma  
Department of Consumer Credit

Dated: 2-24-2020



Gaylon Barger d/b/a /  
First Paycheck Advance

Dated: \_\_\_\_\_

VERIFICATION OF CONSENT ORDER, CASE NUMBER 19-0268-DIS

STATE OF OKLAHOMA )  
 )  
COUNTY OF Kiowa )

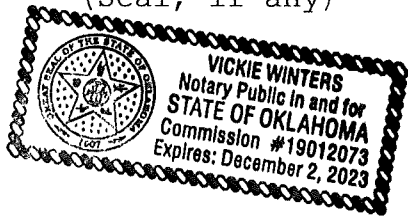
Signed and sworn to (or affirmed) before me on 2-20-2020,  
2020, by a representative of Gaylon Barger d/b/a First Paycheck  
Advance.



Gaylon Barger d/b/a  
First Paycheck Advance



(Seal, if any)



Notary Public

My commission expires:

December 2, 2023