

BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT  
STATE OF OKLAHOMA



STATE OF OKLAHOMA *ex rel.* )  
DEPARTMENT OF CONSUMER CREDIT, )  
 )  
Petitioner )  
 )  
v. ) Case No. 21-0001-DIS  
 )  
BUDDY MAC TWENTY-FIVE, LLC, )  
D/B/A BUDDY'S HOME )  
FURNISHINGS 436, )  
 )  
Respondent )

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, Buddy Mac Twenty-Five, LLC d/b/a Buddy's Home Furnishings 436, ("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 foreign limited liability company under the jurisdiction of the State of Texas, Oklahoma Secretary of State filing number 3712783722; active filing status.

b. Respondent transacts business at 14041 South Highway 51, Coweta, OK 74014. Respondent has an active RTO license with Petitioner, license number RTO07903.

c. On September 9, 2020 through October 1, 2020, Alicia Gregg, Consumer Credit Examiner, conducted an in-house examination of Respondent's records. The examination consisted of a review of debtor accounts, review of Respondent's policies, procedures and advertising, and a review of Respondent's documents and forms. During the course of the examination, violations were found.

d. Respondent charged consumers for the Optional Liability Damage Waiver (LDW) when it was either not signed by the consumer, marked "no" by the consumer or missing from the agreement. This occurred in 12 transactions.

e. Respondent's zip code as listed on their license application on file with Petitioner is 74014; however, the correct zip code as listed on Respondent's Rental Purchase Agreements is 74429. This discrepancy was found on 25 rental purchase agreements.

f. Respondent's license application and license on file with Petitioner state their business name as "Buddy's Home Furnishings 436"; however, the business name on Respondent's Rental Purchase Agreements is listed as "BMH Coweta #436". This discrepancy was found on 25 rental purchase agreements.

g. On October 15, 2020, Ms. Greggs emailed the exam report to Kris Romines at [kromines@buddymac.com](mailto:kromines@buddymac.com) with a requested response date of November 5, 2020. On November 4, 2020, Ms. Greggs sent a follow-up email to Mr. Romines regarding response due, and he requested a one week extension to respond. Ms. Greggs extended the response date to November 12, 2020, and again to November 18, 2020. On November 20, 2020, Ms. Greggs sent a final email to Mr. Romines requesting a response to the exam. Respondent did not respond to exam until December 14, 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 \$2,500.00 civil penalty payable to the Oklahoma Department of Consumer Credit, on or before February 11, 2021.

(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 21-0001-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. § 1555(J) of the Oklahoma Rental-Purchase Act.

APPROVED

[Redacted Signature]

Deputy Administrator

\_\_\_\_\_  
Scott Lesher  
Administrator  
State of Oklahoma  
Department of Consumer Credit

Dated: February 16, 2021

[Redacted Signature]

\_\_\_\_\_  
Buddy Mac Twenty-Five, LLC dba  
Buddy's Home Furnishings 436

Dated: 2/9/2021



VERIFICATION OF CONSENT ORDER, CASE NUMBER 21-0001-DIS

STATE OF TX )  
COUNTY OF Dallas )

Signed and sworn to (or affirmed) before me on 2/9 2021  
by Clifford Guy of Buddy Mac Twenty-Five, LLC dba  
Buddy's Home Furnishings 436.



~~Buddy Mac Twenty-Five, LLC dba~~  
~~Buddy's Home Furnishings 436~~



(Seal, if any)

Title (and Rank): Notary Public

My commission expires:

3/17/2024

