

BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT
STATE OF OKLAHOMA



STATE OF OKLAHOMA *ex rel.*)
DEPARTMENT OF CONSUMER CREDIT,))
)
Petitioner)
)
v.)
)
ADVANCE AMERICA, CASH ADVANCE)
CENTERS OF OKLAHOMA, INC.,)
)
Respondent)

Case No. 21-0014-DIS

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, Advance America, Cash Advance Centers of Oklahoma, Inc., ("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 and Order of Hearing filed in this matter.

a. Respondent was a licensed deferred deposit lender in the State of Oklahoma, license number DDL00400, address of record at 12332 E. 86th St. North, Owasso, OK 74055.

b. Respondent is a foreign for profit business corporation under the jurisdiction of the State of Delaware, Oklahoma Secretary of State filing number 2300608017, active filing status.

c. On March 17, 2021, Megan Patterson, Consumer Credit Examiner, conducted an examination of Respondent. 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 had loan agreements that were not executed by both Respondent and the consumer. This occurred in 2 transactions.

e. Respondent failed to have the consumer complete and/or sign an affidavit stating whether the consumer had any deferred deposit loans outstanding with Respondent or any other deferred deposit lender, and the status of each loan. This occurred in 2 transactions.

(2) Respondent does not admit to the allegations made by the Petitioner in the Notice and Order 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 \$3,000.00 civil penalty payable to the Oklahoma Department of Consumer Credit, on or before July 30, 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 21-0014-DIS and shall be addressed to the attention of John T. Coyne, Chief Enforcement Attorney, Department of Consumer Credit, 629 NE 28th Street, Oklahoma City, Oklahoma 73105.

(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 of 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).



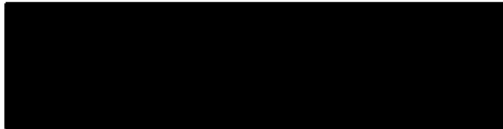
APPROVED



~~Scott Lesh~~, Administrator

Scott Lesh
Administrator
State of Oklahoma
Department of Consumer Credit

Dated: 8/2/21



Advance America, Cash Advance
Centers of Oklahoma, Inc.

Dated: 7/22/21

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JUL 30 2021

VERIFICATION OF CONSENT ORDER, CASE NUMBER 21-0014-DIS

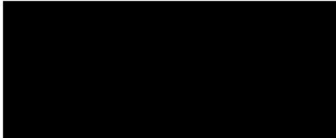
STATE OF South Carolina)
)
COUNTY OF Spartanburg)

Signed and sworn to (or affirmed) before me on July 22,
2021, by a representative of Advance America, Cash Advance
Centers of Oklahoma, Inc.



Advance America, Cash Advance
Centers of Oklahoma, Inc.

(Seal, if any)



Notary Public

My commission expires:

11/24/2025

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JUL 30 2021

DEPARTMENT OF CONSUMER CREDIT
OKLAHOMA CITY, OKLAHOMA