

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

STATE OF OKLAHOMA *ex rel.*)
DEPARTMENT OF CONSUMER CREDIT,))
)
 Petitioner)
)
v.)
)
S.K.C. ENTERPRISES, INC.)
D/B/A RENT ONE,)
)
 Respondent)

FILED NOVEMBER 14, 2023
STATE OF OKLAHOMA
DEPARTMENT OF
CONSUMER CREDIT

Case No. 23-0095-DIS

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, S.K.C. Enterprises Inc. d/b/a Rent One, ("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.

i. Respondent is a foreign for profit business corporation under the jurisdiction of the State of Illinois, Oklahoma Secretary of State filing number 2312657204; active filing status.

ii. Respondent transacts business at 1903 NW Sheridan Rd., Lawton, OK 73505.

iii. On October 18, 2023, Jimmy Ray and Michael Thompson, Consumer Credit Investigators, conducted an investigation of Respondent. The Investigators spoke to Cory Jackson, store manager. Mr. Jackson advised Respondent conducts rent-to-own business for consumers and had purchased Elite Furniture which was located at 2504 NW Cache Rd., Lawton, OK 73505 on January 25, 2023. Mr. Jackson advised Respondent moved to the Sheridan location in July of 2023 and closed the Cache location. The Investigators requested to scan executed consumer rental purchase agreements with

transaction history dated from January 25, 2023 through October 18, 2023. A review of Respondent's purchase agreement lists the business address of 2504 NW Cache Rd., Lawton, OK 73505. Mr. Jackson advised that Respondent continues to use the Cache Rd. address and that corporate will be correcting the issue. The Investigators visited the Cache Rd. location and verified the location is vacant. A review of Petitioner's database shows Respondent was never licensed as an RTO at either location in Lawton but does have four licensed locations throughout the State. A review of Petitioner's database shows Elite Furniture's prior owner contacted Petitioner and surrendered license number RTO00923 on October 9, 2023.

(iv) On October 23, 2023, Respondent applied for and obtained an RTO license, license number RTO08019.

(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 November 30, 2023.

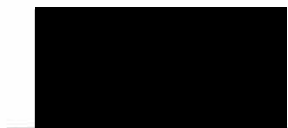
(4) The payment shall be made payable by check or money order to the Oklahoma Department of Consumer Credit, shall indicate the payment is for Case Number 23-0095-DIS and shall be addressed to the attention of John T. Coyne, Chief Enforcement Attorney, Department of Consumer Credit, 629 NE 28th Street, 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 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

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in accordance with the provisions of 14 O.S. § 6-113(4).



Scott Leshar
Administrator
State of Oklahoma
Department of Consumer
Credit _____

Dated: 11/13/23



CFU

S.K.C. Enterprises Inc.
d/b/a Rent One _____

Dated:

11/6/23

NOV 13 2023

VERIFICATION OF CONSENT ORDER, CASE NUMBER 23-0095-DIS

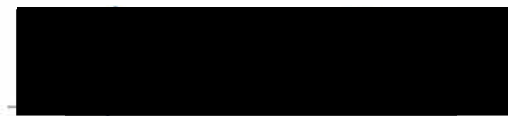
STATE OF Missouri)
)
COUNTY OF St. Louis)

Signed and sworn to (or affirmed) before me by a representative of S.K.C. Enterprises Inc. d/b/a Rent One on 11/6, 2023.


S.K.C. Enterprises Inc. d/b/a Rent One

(Seal, if any)





Title (and Rank): Notary Public

My commission expires:

April 24, 2027