BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT STATE OF OKLAHOMA

STATE OF OKLAHOMA ex rel. DEPARTMENT OF CONSUMER CREDIT) ,)	FILED AUGUST 20, 2024 STATE OF OKLAHOMA DEPARTMENT OF
Petitioner)	CONSUMER CREDIT
V.)	Case No. 24-0055-DIS
GRUBBS AUTOMOTIVE ATUL, LLC, D/B/A GRUBBS ACURA OF TULSA,))	
Respondent))	

CONSENT ORDER

Petitioner, State of Oklahoma ex rel. Department of Consumer Credit ("Petitioner") and Respondent, Grubbs Automotive ATUL LLC dba Grubbs Acura of Tulsa, ("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.
 - i. Respondent is a foreign limited liability company under the jurisdiction of the State of Texas, Oklahoma Secretary of State filing number 3713173312; active filing status.
 - ii. Respondent transacts business at 4905 S. Memorial, Tulsa, OK 74145.
 - iii. On June 12, 2024, Consumer Credit Investigators Jimmie Ray and Michael Thompson, arrived at Respondent's location and spoke to Al Lewis, General Manager. The Investigators asked Mr. Lewis if Respondent offered financing options for the consumers. Mr. Lewis advised Respondent utilizes We Street Credit Union, and Chase Bank as a few of the consumer finance options to purchase vehicles. Respondent has been conducting business at the location since May of 2023. Upon request, the Investigators viewed an executed

retail installment sales contract which listed Respondent as the seller and assigned the contract to Huntington National Bank. The interest rate was 9.29% with a financed amount of \$43,496.65 and 72 monthly payments of \$793.34. Mr. Lewis advised the consumers sign all the financing paperwork at Respondent's location, and consumers can complete a financing application online at Respondent's webpage.

- iv. As of the date of the investigation, 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).
- v. Respondent had failed to pay the notification license filing fee for each business location pursuant to OKLA. ADMIN. CODE \S 160:5-1-2(2)(A).
- 6. On June 20, 2024, Petitioner received a Notification license application and filing fee from Respondent. Notification license number 89457 was issued to Respondent on June 21, 2024.
- (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 civil penalty of \$500.00, payable to the Oklahoma Department of Consumer Credit, on or before August 29, 2024.
- (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 24-0055-DIS and shall be addressed to the attention of John T. Coyne, Chief Enforcement Counsel, 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 in accordance with the provisions of 59 O.S. § 2095.17(c).



Scott Lesher
Administrator
State of Oklahoma
Department of Consumer Credit

Dated: 8/20/24

Grubbs Automotive ATUL, LLC dba Grubbs Acura of Tulsa

Dated:

VERIFICATION OF CONSENT ORDER, CASE NUMBER 24-0055-DIS

STATE OF OKLAHOMA)
COUNTY OF JUISN))
Signed and sworn to (or aff 2024, by Grubbs Automotive ATG	irmed) before me on 19 Day of A UL, LLC dba Grubbs Acura of Tulsa.
Grubbs Automotive ATUL, LLC	
dba Grubbs Acura of Tulsa	
(Seal, if a to proper to the state of the st	Notary Public
	My commission expires: