

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

STATE OF OKLAHOMA *ex rel.*)
DEPARTMENT OF CONSUMER CREDIT,))
)
Petitioner)
)
v.) Case No. 24-0060-DIS
)
)
FORAUTO, LLC,)
D/B/A JIM NORTON FORD,)
)
Respondent)

FILED OCTOBER 21, 2024
STATE OF OKLAHOMA
DEPARTMENT OF
CONSUMER CREDIT

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, Forauto, LLC dba Jim Norton Ford, ("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 domestic limited liability company under the jurisdiction of the State of Oklahoma, Oklahoma Secretary of State filing number 3513454923; active filing status.

ii. Respondent transacts business at 1101 West Southwest Expressway Dr., Broken Arrow, OK 74012.

iii. On September 16, 2024, Consumer Credit Investigators Jimmie Ray and Michael Thompson, arrived at Respondent's location and spoke to Mike Beckner, Finance Manager. The Investigators asked how long Respondent has been at this location. Mr. Beckner advised since February of 2024 when prior dealership sold. The Investigators asked if Respondent offers financing options for consumers. Mr. Beckner advised Respondent utilizes Bank of America, Ally

and Ford Motor Credit as a few of the consumer financing options to purchase vehicles. Mr. Beckner advised the consumers sign the financing paperwork at the location and can go the website for a preapproval. A review of Respondent's website shows consumers can complete an application for preapproval for financing. Upon request, the Investigators viewed and scanned 10 executed retail installment sale contracts. The Oklahoma Vehicle Retail Installment Contract dated 5/10/2024 listed financing terms and was assigned to Ford Motor Credit Company LLC with Respondent as the seller. A review of Petitioner's database shows Respondent does not have a notification license with the department.

iv. 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 failed to pay the notification license filing fee for each business location pursuant to OKLA. ADMIN. CODE § 160:5-1-2(2)(A).

vi. On October 10, 2024, Petitioner received a Notification License application and filing fee from Respondent.

(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 \$750.00, payable to the Oklahoma Department of Consumer Credit, on or before October 31, 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 24-0060-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).



[Redacted]

Scott Leshar
Administrator
State of Oklahoma
Department of Consumer Credit

Dated: 10/21/24

[Redacted]

Forauto, LLC dba / Jim Norton Ford

Dated: 10.14.24

VERIFICATION OF CONSENT ORDER, CASE NUMBER 24-0060-DIS

STATE OF OKLAHOMA)
COUNTY OF Tulsa)

Signed and sworn to (or affirmed) before me on 10-14-24,
2024, Forauto LLC dba Jim Norton Ford.



Forauto LLC dba Jim Norton Ford



(Seal, if any)



Notary Public

My commission expires:

03/05/2027