

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

STATE OF OKLAHOMA *ex rel.*)
DEPARTMENT OF CONSUMER CREDIT,))
)
Petitioner)
)
v.) Case No. 24-0028-DIS
)
JUAN OROPEZA D/B/A)
ORO'S AUTO SALES,)
)
Respondent)

FILED JUNE 3, 2024
STATE OF OKLAHOMA
DEPARTMENT OF
CONSUMER CREDIT

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, Juan Oropeza d/b/a Oro's Auto Sales, ("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 has a domestic trade name entity filing with the Oklahoma Secretary of State, filing number 3612561979; active filing status.

ii. Respondent transacts business at 5945 E. Admiral Place, Tulsa, OK 74115.

iii. On March 20, 2024, Consumer Credit Investigators Jimmie Ray and Michael Thompson, arrived at Respondent's location and spoke to Olga Martinez, Sales Manager. Ms. Martinez advised Respondent has been financing vehicles for 7 years. Ms. Martinez advised consumers can apply for in-house financing options to purchase vehicles. Upon request, the Investigators reviewed and scanned an executed retail installment contract. The amount financed was \$18,500 with 46 monthly payments of \$400.00 dollars and a final payment

of \$100.00 dollars. The agreement was assigned to Respondent.

iv. Respondent had a Notification license, license #86965, issued January 23, 2017, and expired January 31, 2020.

v. As of the date of the Notice, 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).

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

vii. On May 20, 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 \$500.00, payable to the Oklahoma Department of Consumer Credit, on or before June 3, 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 24-0028-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 Leshner
Administrator
State of Oklahoma
Department of Consumer Credit

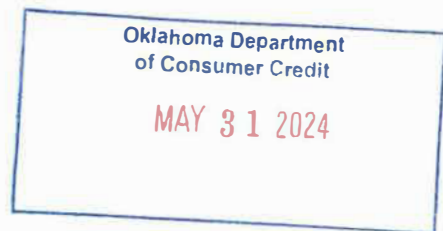
Dated: 6/3/24_____

X



Juan Oropeza dba Oro's Auto Sales *INC.*

Dated: 5-28-24_____



VERIFICATION OF CONSENT ORDER, CASE NUMBER 24-0028-DIS

STATE OF OKLAHOMA)
)
COUNTY OF TULSA)

Signed and sworn to (or affirmed) before me on MAY 28th,
2024, by Juan Oropeza dba Oro's Auto Sales.

X 
Juan Oropeza dba Oro's Auto Sales INC.

(Seal, if any)

DARREN BARNES
Notary Public, State of Oklahoma
Commission # 02011338
My Commission Expires 07-28-2026



Notary Public

My commission expires:

7-28-26

Oklahoma Department
of Consumer Credit
MAY 31 2024