

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

STATE OF OKLAHOMA *ex rel.*)
DEPARTMENT OF CONSUMER CREDIT,))
)
Petitioner)
)
v.) Case No. 24-0066-DIS
)
TIO CHUY'S AUTO FINANCE, LLC,)
D/B/A TIO CHUY'S AUTO SALES)
#3, LLC,)
)
Respondent)

FILED NOVEMBER 18, 2024
STATE OF OKLAHOMA
DEPARTMENT OF
CONSUMER CREDIT

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, Tio Chuy's Auto Finance LLC, dba Tio Chuy's Auto Sales #3 LLC, ("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. jurisdiction of the State of Oklahoma, Oklahoma Secretary of State filing number 3512484527; active filing status.

ii. Respondent transacts business at 6 East Main Street, Yukon, OK 73099.

iii. On September 11, 2024, Consumer Credit Investigators Jimmie Ray and Michael Thompson, arrived at Respondent's location and spoke to Eduardo Rojas, the Operations Manager. Mr. Rojas advised Respondent has been in business for 8 months and offers vehicle financing for consumers. Mr. Rojas advised Respondent offers in-house financing, and the consumers sign the financing paperwork for vehicles

purchased at Respondent's Yukon location. Mr. Rojas advised Respondent has three dealership locations which are in Oklahoma City, Tulsa and Yukon. Mr. Rojas advised Respondent utilizes Tio Chuy's Auto Finance, which is located inside the Oklahoma City dealership, for the financing option. Mr. Rojas also advised the consumers can make payments online at <https://www.tiochuys.com>. Upon request, the Investigators reviewed and scanned 10 executed retail installment contracts and security agreements. The retail installment contracts list Respondent as the seller and are assigned to Tio Chuy's Auto Finance LLC.

A review of Petitioner's database shows Tio Chuy's Auto Finance, LLC has an active license number (87369). Respondent's location in Tulsa has an active license number (87240), and Respondent's Oklahoma City dealership location has an active license number (87239). Respondent's location in Yukon is conducting credit sales without a notification license with Petitioner.

iv. As of the date of the Notice, Respondent's Yukon location was not licensed in the State of Oklahoma pursuant to the provisions of 14A O.S. §§ 6-201 through 6-203 of the UCC. 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 November 5, 2024, Petitioner received a Notification License application and filing fee from Respondent. License #89584 was issued on November 7, 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 \$250.00, payable to the Oklahoma Department of Consumer Credit, on or before November 27, 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 24-0066-DIS and shall be

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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: 11/18/24



Tio Chuy's Auto Finance LLC
dba Tio Chuy's Auto Sales #3

Dated: 11/11/24

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VERIFICATION OF CONSENT ORDER, CASE NUMBER 24-0066-DIS

STATE OF OKLAHOMA)

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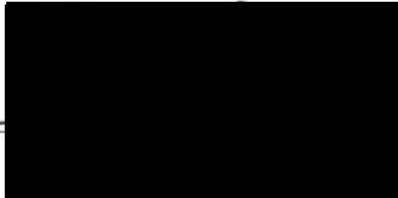
COUNTY OF _____)

)

Signed and sworn to (or affirmed) before me on 11/13/24,
2024, by Tio Chuy's Auto Finance LLC, dba Tio Chuy's Auto Sales
#3 LLC.



Tio Chuy's Auto Finance LLC
dba Tio Chuy's Auto Sales #3



(Seal, if any)



No _____

My commission expires:

10/22/25