

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

FILED OCTOBER 15, 2026
STATE OF OKLAHOMA
DEPARTMENT OF
CONSUMER CREDIT

STATE OF OKLAHOMA <i>ex rel.</i>	)	
DEPARTMENT OF CONSUMER CREDIT,	)	
	)	
Petitioner	)	
	)	
v.	)	Case No. 26-0093-DIS
	)	
TYLOFRANK INVESTMENTS LLC,	)	
D/B/A WOODY FAMILY USED	)	
CARS LLC,	)	
	)	
Respondent	)	

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, Tylofrank Investments LLC d/b/a Woody Family Used Cars 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. Respondent is domestic limited liability company under the jurisdiction of the State of Oklahoma, Oklahoma Secretary of State filing number 3512579021; active filing status.

ii. Respondent transacts business at 9229 S I-35 Rd, Moore, OK 73160.

iii. On July 7, 2026, Consumer Credit Investigators Jimmie Ray and Michael Thompson arrived at Respondent's location and spoke to Robert Banfield, Finance Manager. Mr. Banfield advised Respondent offers financing for customers to purchase vehicles. The Investigators asked if customers sign the financial paperwork at Respondent's location and

Mr. Banfield stated "Yes, customers sign the paperwork here at this location." Mr. Banfield stated that Respondent has been in business since 2025. Upon request, Mr. Banfield emailed 10 retail installment sales contracts to the Investigators. A review of a contract dated 6/12/2026 listed Tylofrank Investments LLC as the seller and showed the customer purchased a vehicle for \$24,909.00 financed at 21% interest with 72 monthly payments of \$616.51. The contract was assigned to Arivo Acceptance LLC. A review of Respondent's website shows customers can apply for financing online.

iv. As of the date of the Notice and Order of Hearing, 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. On September 16, 2026, Petitioner received a Notification License application and filing fee from Respondent. License number 89945 was issued September 21, 2026.

(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, (seven hundred fifty dollars) payable to the Oklahoma Department of Consumer Credit, on or before October 29, 2026.

(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 26-0093-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 Leshner
Administrator
State of Oklahoma
Department of Consumer Credit

Dated: 10-15-26

[REDACTED]

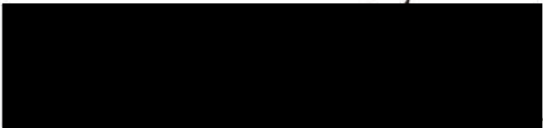
Tyofrank Investments LLC
d/b/a Woody Family Used Cars LLC
Dated: 10/11/26

OCT 15 2026

VERIFICATION OF CONSENT ORDER, CASE NUMBER 26-0093-DIS

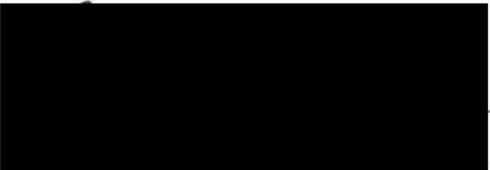
STATE OF Oklahoma)
)
COUNTY OF Marshall)

Signed and sworn to (or affirmed) before me on October 1,
2026, by TyloFrank Investments LLC d/b/a Woody Family Used Cars
LLC.


TyloFrank Investments LLC
d/b/a Woody Family Used Cars LLC

(Seal, if any)




Notary Public

My commission expires:

January 7, 2028