

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

FILED APRIL 27, 2026
STATE OF OKLAHOMA
DEPARTMENT OF
CONSUMER CREDIT

STATE OF OKLAHOMA *ex rel.*)
DEPARTMENT OF CONSUMER CREDIT)
)
Petitioner)
)
v.) Case No. 26-0018-DIS
)
CLICK AND CASH TITLE LOANS,)
)
Respondent)

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, Click and Cash Title Loans, ("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 no business filing with the Oklahoma Secretary of State.

ii. Respondent transacts business at 2007 Texhoma Pkwy, Ste. 280, Sherman, TX 75090.

iii. On February 4, 2026, Jimmie Ray and Michael Thompson, Consumer Credit Investigators, conducted an investigation of Respondent. The Investigators sent a formal request via U.S. mail to Respondent requesting all loan documents executed by Oklahoma consumers between February 4, 2024, through February 4, 2026. On February 20, 2026, Collin Walke, representative of Respondent, emailed a response to the Investigators stating Respondent's total loan portfolio is approximately \$50,176.41, and that Respondent has 21 active Oklahoma consumers. Mr. Walke stated that Respondent does not solicit or advertise in Oklahoma.

iv. On February 25, 2026, Mr. Walke emailed Oklahoma consumers loan documents. A review of Exhibit D Loan Agreement, Promissory Note and Security Agreement pages 16 through 20 shows Respondent as the lender, Oklahoma consumer as S. Kimrey, loan number 9872, dated 1/27/2026. The loan terms list a financed amount of \$225.00 with the financing terms of 1st bi-weekly payment due 2/13/26 of \$57.29, 4 bi-weekly payments of \$57.11 and last bi-weekly payment of \$282.11. Pages 29 and 30 of the agreement show payment receipts received. The loan is secured by a 2012 Nissan Sentra motor vehicle.

v. A review of Exhibit E Loan Agreement, Promissory Note and Security Agreement pages 16 through 20 dated 12/17/2025 for Oklahoma consumer M. Nava, loan number 7608, lists Respondent as the lender and shows a total of six bi-weekly payments, with the first payment of \$272.35 starting 01/01/2026, 4 bi-weekly payments of \$272.06 and one final payment of \$1,343.99 due 03/12/2026. The loan is secured by a 2019 Chevrolet Malibu motor vehicle.

vi. As of the date of the Notice and Order of Hearing, Respondent was engaging in making consumer loans and/or supervised consumer loans in Oklahoma without a Supervised Lender license from Petitioner.

vii. On April 17, 2026, Petitioner received a Supervised Lender 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 \$2,500.00 payable to the Oklahoma Department of Consumer Credit, on or before May 1, 2026.

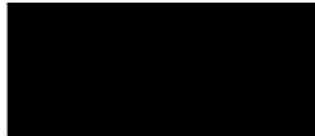
(4) The payment shall be made payable by check or money order to the Oklahoma Department of Consumer Credit, shall indicate the payment is for Case Number 26-0018-DIS and shall be addressed to the attention of John T. Coyne, Chief Enforcement Counsel, Department of Consumer Credit, 629 NE 28th Street,

Oklahoma Department
of Consumer Credit
APR 27 2026

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 Leshar
Administrator
State of Oklahoma
Department of Consumer Credit

Dated: 4/27/26

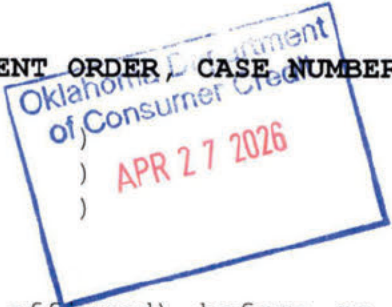


Click and Cash Title Loans

Dated: 04/22/2026

VERIFICATION OF CONSENT ORDER, CASE NUMBER 26-0018-DIS

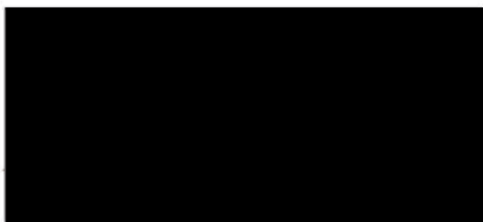
STATE OF Texas
COUNTY OF Grayson



Signed and sworn to (or affirmed) before me on April 22nd,
2026, by Click and Cash Title Loans.



Click and Cash Title Loans



(Seal, if any)



Notary Public

My commission expires:

07/17/2028