

BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT
STATE OF OKLAHOMA

STATE OF OKLAHOMA *ex rel.*)
DEPARTMENT OF CONSUMER CREDIT,))
Petitioner)
)
v.) Case No. 25-0063-DIS
)
JAG FITNESS, LLC,)
D/B/A CLUB PILATES)
(NORMAN),)
)
Respondent)

FILED JANUARY 5, 2026
STATE OF OKLAHOMA
DEPARTMENT OF
CONSUMER CREDIT

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, JAG Fitness LLC d/b/a Club Pilates Norman, ("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 3512721195, active filing status.

ii. Respondent transacts business at 1352 N. Interstate Dr., Norman, OK 73072.

iii. On June 4, 2025, Consumer Credit Investigators Jimmy Ray and Michael Thompson arrived at Respondent's location in Moore, located at 12301 S. Western Ave., Ste. B-5, Oklahoma City, OK 73170 and spoke to Shoshanna and Chelsea, employees. The Investigators asked them how long Respondent's Norman location, located at 1352 N. Interstate Dr., Norman, OK 73072, has been conducting business and how

many members it had. The employees advised Respondent's Norman location has been open for roughly 7 years, and they were not sure how many members it had. They stated that Andrea Gandy is the franchise owner of both of Respondent's Norman and Moore locations.

Upon request, the Investigators asked to review membership agreements for Respondent's Norman location, and Chelsea stated they would email the agreements to the Investigators. On June 12, 2025, Chelsea emailed Respondent's Norman location membership agreements to the Investigators. A review of section 2 of the agreement's summary of terms and account charges shows the members sign up for an initial term of 3 months and then convert to a month-to-month contract. If the member cancels during the initial 3-month term, there is a \$100-dollar early termination fee. A review of Respondent's website lists the membership plans. Respondent is engaged in a program of physical exercise, which includes exercise machines and is engaged in the sale of the right or privilege to use exercise equipment or facilities.

iv. As of the date of the Notice and Order of Hearing, Respondent was operating without a Health Spa License.

v. On November 20, 2025, Petitioner received a Health Spa license application from Respondent. Respondent's Health Spa license SPA00905 was issued December 5, 2025.

(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 \$1,250.00, payable to the Oklahoma Department of Consumer Credit, on or before January 2, 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 25-0063-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: 1/5/26

[Redacted]
J F
d/b/a Club Pilates Norman

Dated: 12/30/25

VERIFICATION OF CONSENT ORDER, CASE NUMBER 25-0063-DIS

STATE OF OKLAHOMA)
COUNTY OF Cleveland)

Signed and sworn to (or affirmed) before me on 12-30-2025
2025, by JAG Fitness LLC d/b/a Club Pilates Norman.

JAG Fitness LLC
d/b/a Club Pilates Norman

(Seal, if any)



Notary Public

My commission expires:

01-30-2027