

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

STATE OF OKLAHOMA *ex rel.*                     )  
DEPARTMENT OF CONSUMER CREDIT,) )  
                                                           )  
                  Petitioner                         )  
                                                           )  
v.                                                         )  
                                                           )  
CHEROKEE MOTORS L.L.C.,                         )  
D/B/A CROFT COUNTRY                             )  
CHEVROLET GMC,                                    )  
                                                           )  
                  Respondent                        )

**FILED JULY 14, 2025  
STATE OF OKLAHOMA  
DEPARTMENT OF  
CONSUMER CREDIT**

Case No. 25-0024-DIS

**CONSENT ORDER**

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, Cherokee Motors L.L.C. d/b/a Croft Country Chevrolet GMC, ("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 Amended 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 3512168605; active filing status.

ii. Respondent transacts business at 401 E. Oklahoma Blvd., Alva, OK 73717.

iii. On April 17, 2025, Consumer Credit Investigators Jimmie Ray and Michael Thompson arrived at Respondent's location and spoke to Mike Penner. The Investigators asked if Respondent has financing options for consumers. Mr. Penner advised Respondent utilizes GM Financial and Ally Bank as consumer finance options to purchase vehicles.

Mr. Penner stated that Respondent has been in business since 2018, and Cherokee Motors is the DBA of Respondent. Upon request, the Investigators reviewed and scanned an executed retail installment sale contract which listed Respondent as the seller and financing terms. Mr. Penner advised the consumers sign the financing paperwork at Respondent's location, and the contracts are assigned to a lender. A review of Respondent's website shows consumers can complete a prequalification finance application online.

iv. As of the date of the Amended 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).

v. Respondent had 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 June 25, 2025, Petitioner received a Notification license application and filing fee from Respondent. Notification license number 89735 was issued to Respondent on June 26, 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 \$750.00, payable to the Oklahoma Department of Consumer Credit, on or before July 31, 2025.

(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 25-0024-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.

Oklahoma Department  
of Consumer Credit

JUL 10 2025

(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: 7/14/25



\_\_\_\_\_  
Cherokee Motors L.L.C.  
d/b/a Croft Country Chevrolet GMC

Dated: 7-8-2025



VERIFICATION OF CONSENT ORDER, CASE NUMBER 25-0024-DIS

STATE OF OKLAHOMA )

COUNTY OF Alfalfa )

Signed and sworn to (or affirmed) before me on 7/08/2025,  
2025, by Cherokee Motors L.L.C. d/b/a Croft Country Chevrolet  
GMC.

[REDACTED]  
Cherokee Motors L.L.C.  
d/b/a Croft Country Chevrolet GMC

(Seal, if any)



Notary Public

My commission expires:

02/08/2028