

FILED AUGUST 19, 2025  
STATE OF OKLAHOMA  
DEPARTMENT OF  
CONSUMER CREDIT

Case No. 25-0065-DIS

Petitioner, State of Oklahoma ex rel. Department of Consumer Credit ("Petitioner") and Respondent, Fairfield One, LLC d/b/a Red River Nissan, ("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:

i. Respondent is a domestic limited liability company under the jurisdiction of the State of Oklahoma, Oklahoma Secretary of State filing number 3513785452; active filing status.

iii. On July 9, 2024, Consumer Credit Investigators Jimmie Ray and Michael Thompson arrived at Respondent's business location and spoke to Glynn Payne, the owner. The Investigators asked if Respondent offered financing options for the consumers. Mr. Payne advised the consumers sign the financing paperwork at Respondent's location, but Respondent does not offer tote the note financing. The Investigators asked Mr. Payne how long Respondent has been

open. Mr. Payne advised he purchased Respondent in March of 2025, and Respondent has been offering financing to purchase vehicles since March of 2025. The Investigators asked to review executed consumer retail installment agreements. Mr. Payne emailed the requested executed retail installment agreements. A review of the retail installment agreements lists Respondent as the seller, financing terms and assigned to a lender. A review of Respondent's website shows consumers can complete a financing application online. A review of Petitioner's database shows Respondent does not have a notification license with the department.

iv. As of the date of the 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 August 5, 2025, Petitioner received a Notification 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.

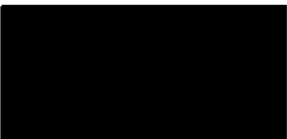
(3) Respondent agrees to pay a civil penalty of \$750.00, payable to the Oklahoma Department of Consumer Credit, on or before August 28, 2025.

(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 25-0065-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. S 2095.17 (c) .



  
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Scott Leshner  
Administrator  
State of Oklahoma  
Department of Consumer Credit

Dated : 8/19/25\_\_\_\_\_

  
\_\_\_\_\_  
Fairfield One, LLC d/  
b/ a Red River Nissan

Dated : 08-14-2025\_\_\_\_\_

AUG 18 2025

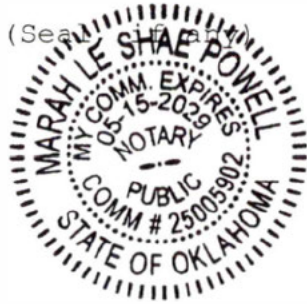
VERIFICATION OF CONSENT ORDER, CASE NUMBER 25-0065-DIS

STATE OF OKLAHOMA )

COUNTY OF Carter )

Signed and sworn to (or affirmed) before me on Aug 14<sup>th</sup>,  
[REDACTED] Fairfield One, LLC d/b/a Red River Nissan.

Fairfield One, LLC  
d/b/a Red River Nissan



Notary Public

My commission expires:

05-15-2029