

BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT
STATE OF OKLAHOMA

STATE OF OKLAHOMA *ex rel.*)
DEPARTMENT OF CONSUMER CREDIT,))
Petitioner))
v.) Case No. 25-0132-DIS)
EUGENE LEE SHAFER,))
D/B/A RENT PLUS HOME))
FURNISHINGS,))
Respondent))

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

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, Eugene Lee Shafer d/b/a Rent Plus Home Furnishings, ("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 Petitioner in the Notice of Hearing filed in this matter.

i. Respondent has a domestic trade name entity filed with the Oklahoma Secretary of State, filing number 3613850762; active filing status.

ii. Respondent transacts business at 1024 S. Commerce St., Ardmore, OK 73401.

iii. On November 21, 2025, Consumer Credit Investigators, Jimmie Ray and Michael Thompson, conducted an investigation of Respondent. Respondent has a current RTO license number RTO08016 with Petitioner which was issued on 10/10/2023 and expires on 12/31/2025. The Investigators called the number listed on the license and spoke to Stacy Shirley who informed the Investigators that she no longer owns the business as of June of 2025. The Investigators called Respondent and spoke to Freddie Shafer. He advised he is the current owner of Rent Plus Home Furnishings and has

been since June of 2025. Mr. Shafer advised that he has not applied for a Rental-Purchase Lessor license with Petitioner as of the date of purchase in June of 2025. Upon request, Mr. Shafer emailed recent rental lease purchase agreements with pay histories that were executed in November of 2025. As of the date of the Notice and Order of Hearing, Respondent was operating without a Rental-Purchase Lessor license.

(iv) On December 29, 2025, Petitioner received a Rental-Purchase Lessor license application from Respondent.

(2) Respondent does not admit to the allegations made by 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.

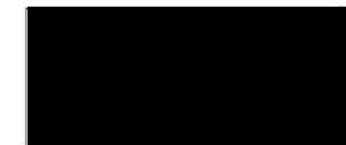
(3) Respondent agrees to pay a \$1,750.00 civil penalty payable to the Oklahoma Department of Consumer Credit in seven (7) payments of \$250.00 each, with a payment schedule as follows:

1st payment of \$250.00 due on or before February 5, 2026
2nd payment of \$250.00 due on or before March 5, 2026
3rd payment of \$250.00 due on or before April 5, 2026
4th payment of \$250.00 due on or before May 5, 2026
5th payment of \$250.00 due on or before June 5, 2026
6th payment of \$250.00 due on or before July 5, 2026
7th payment of \$250.00 due on or before August 5, 2026

(4) The payments shall be made payable by check or money order to the Oklahoma Department of Consumer Credit, shall indicate the payment is for Case Number 25-0132-DIS and shall be addressed to the attention of John T. Coyne, Chief Enforcement Attorney, 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 14 O.S. § 6-113(4).



Scott Leshner
Administrator
State of Oklahoma
Department of Consumer Credit

Dated: 2/4/26



Eugene Lee Shafer
d/b/a Rent Plus Home Furnishings

Dated: 1/31/26



VERIFICATION OF CONSENT ORDER, CASE NUMBER 25-0132-DIS

STATE OF Oklahoma)
COUNTY OF Carter)

Signed and sworn to (or affirmed) before me by a representative
of Eugene Lee Shafer d/b/a Rent Plus Home Furnishings on
01/31/ 2026.

Eugene Lee Shafer
d/b/a Rent Plus Home Furnishings

(Seal, if any)



Title (and Rank): Notary Public

My commission expires:

02/24/29

