BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT
STATE OF OKLAHOMA

STATE OF OKLAHOMA *ex rel.* DEPARTMENT OF CONSUMER CREDIT, Petitioner v. RENT-A-TIRE, L.P., Respondent	)	Case No. 26-0121-DIS

FILED NOVEMBER 10, 2026
STATE OF OKLAHOMA
DEPARTMENT OF
CONSUMER CREDIT

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, Rent-A-Tire, L.P., ("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 is a foreign limited liability partnership under the jurisdiction of the State of Texas, Oklahoma Secretary of State filing number 3412336511; active filing status.

ii. Respondent transacts business at 1141 SW 59th St., Oklahoma City, OK 73106.

iii. On September 24, 2026, Consumer Credit Investigators, Jimmie Ray and Michael Thompson, conducted an investigation of Respondent. The Investigators went to Respondent's location and spoke to Daniel Henry, Manager. Mr. Henry stated that Respondent's corporate location is at 1889 Brown Blvd., Arlington, TX 76006. The Investigators inquired if Respondent offers financing, and Mr. Henry stated that Respondent offers rent-to-own in-house financing. Upon request, the Investigators scanned an executed Rental Purchase Agreement dated June 16, 2025, which showed Respondent as the Lessor. The agreement

showed a term of 4 months or less with a bi-weekly renewal payment of $147.85. The renewal agreement with additional payments allows the consumer to become the owner of the property.

iv. Respondent had a Rental-Purchase Lessor license with Petitioner, license number RTO07701, which was issued on December 22, 2011, and expired on December 31, 2019.

v. As of the date of the Notice and Order of Hearing, Respondent was not licensed as a Rental-Purchase Lessor with Petitioner.

vi. On October 27, 2026, Petitioner received a Rental-Purchase Lessor license application from Respondent. License number RTO08067 was issued to Respondent on November 2, 2026.

(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 (one thousand seven hundred fifty dollars) civil penalty payable to the Oklahoma Department of Consumer Credit on or before November 25, 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 26-0121-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).

[redacted]

Scott Lesher
Administrator
State of Oklahoma
Department of Consumer Credit

Dated: 11/10/2026

[redacted]

Rent-A-Tire, L.P.

Dated: 11/5/26

Oklahoma Department of Consumer Credit
NOV 09 2026

VERIFICATION OF CONSENT ORDER, CASE NUMBER 26-0121-DIS

STATE OF TEXAS)
)
COUNTY OF TARRANT)

Signed and sworn to (or affirmed) before me by a representative of Rent-A-Tire, L.P. on 11-5, 2026.

[redacted], Controller
Rent-A-Tire, L.P.

[redacted]

(Seal, if any)

KARI LEE SHONKWILER
My Notary ID # 133000786
Expires March 26, 2029

Title (and Rank): Notary Public

My commission expires:
3-26-2029

Oklahoma Department of Consumer Credit
NOV 09 2026