

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

STATE OF OKLAHOMA *ex rel.*)
DEPARTMENT OF CONSUMER CREDIT,))
)
 Petitioner)
)
v.)
)
JILL RICHARDS,)
D/B/A STAND STRONG FITNESS)
CENTER,)
)
 Respondent)

**FILED AUGUST 4, 2026
STATE OF OKLAHOMA
DEPARTMENT OF
CONSUMER CREDIT**

Case No. 26-0066-DIS

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, Jill Richards d/b/a Stand Strong Fitness Center, ("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 has a domestic trade name entity filing under the jurisdiction of the State of Oklahoma, Oklahoma Secretary of State filing number 3612382707, active filing status.

ii. Respondent transacts business at 300 W. Commerce, Altus, OK 73522.

iii. On March 24, 2026, Jimmie Ray and Michael Thompson, Consumer Credit Investigators, visited Respondent's location and spoke to Kristie Renfro, front office worker. The Investigators asked how long Respondent has been in in business around 7 years and is owned by Jill Richards. Ms. Renfro advised Respondent offers membership plans of 12 months, 6 months and month-to-month. Upon request, the

Investigators reviewed and scanned an executed membership contract. The two-page contract shows an executed date of 3/24/2026 with the member signing up for the 6-month contract with payments of \$35 monthly debited from the members financial institution. Respondent's website lists membership pricing of one year, 6-month and month-to-month with monthly payments for each. Respondent is engaged in a program of physical exercise, which includes a weight-lifting room, exercise machines, and is engaged in the sale of the right or privilege to use exercise equipment or facilities without a health spa license.

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

v. On June 18, 2026, Petitioner received a Health Spa license application and filing fee from Respondent. License #SPA00931 was issued to Respondent on July 15, 2026.

(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 \$2,500.00, (two thousand five hundred dollars) payable to the Oklahoma Department of Consumer Credit, with first payment of \$1,000.00 due on or before August 3, 2026, second payment of \$500.00 due on or before September 3, 2026, third payment of \$500.00 due on or before October 3, 2026, and last payment of \$500.00 due on or before November 3, 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 26-0066-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).



[REDACTED]

Scott Leshar
Administrator
State of Oklahoma
Department of Consumer Credit

Dated: 8/4/26

[REDACTED]

Jill Richards
dba Stand Strong Fitness Center

Dated: 7/24/26

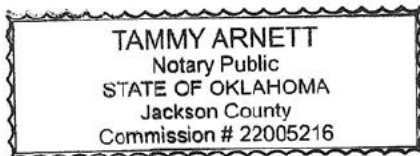
VERIFICATION OF CONSENT ORDER, CASE NUMBER 26-0066-DIS

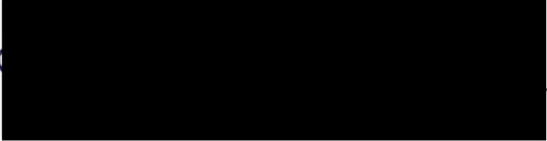
STATE OF Oklahoma)
)
COUNTY OF Jackson)

Signed and sworn to (or affirmed) before me on 7/28/2026,
2026, by Jill Richards dba Stand Strong Fitness Center.


Jill Richards
dba Stand Strong Fitness Center

(Seal, if any)




Notary Public

My commission expires:

4/13/2030