BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT
STATE OF OKLAHOMA

FILED
SEP 07 2016
STATE OF OKLAHOMA
DEPARTMENT OF
CONSUMER CREDIT

STATE OF OKLAHOMA ex rel, DEPARTMENT OF CONSUMER CREDIT,	)	
Petitioner	)	
v.	)	Case No. 16-0077-DIS
MADILL AUTO SALES,	)	
Respondent	)	

CONSENT ORDER

The Petitioner, State of Oklahoma, ex rel., Department of Consumer Credit ("Petitioner") and the Respondent, Madill Auto Sales, ("Respondent") voluntarily enter into this Consent Order as an informal disposition of this individual proceeding to avoid litigation. The Respondent agrees to waive its right to a hearing under the Oklahoma Administrative Procedures Act and both parties agree as follows:

(1) The Petitioner restates and incorporates by reference the allegations made by the Petitioner in the Notice of Hearing filed in this matter.

i. The Respondent is not registered as a business entity with the Oklahoma Secretary of State.

ii. The Respondent transacts business at 301 S. 1st, Madill, OK 73446.

iii. On June 21, 2016, a consumer credit examiner entered the business premises of the Respondent and spoke to Mr. Nathan Cooper, an employee of Madill Auto Sales. Mr. Cooper informed the examiner that the location engaged in buy-here/pay-here financing and stated that a 12% finance charge is assessed on each loan and no credit checks or credit reporting occurs.

iv. In addition, Mr. Cooper provided a blank credit application and a blank note to the examiner but was uncomfortable providing copies of any executed contract documents.

v. At the business premises of the Respondent, a banner lists "Buy Here Pay Here" as well as a flag that lists "We Finance Everyone".

vi. The Respondent maintains a Facebook internet website at https://www.facebook.com/madillauto[illegible] .

vii. As of July 6, 2016, the Respondent is 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).

viii. The Respondent did not file notification pursuant to the provisions of Section 6-201 of the UCCC, on or before January 31, 2016.

ix. Respondent has failed to pay the notification filing fee of $120.00 for each business location pursuant to OKLA. ADMIN. CODE § 160:5-1-2(2)(A).

(2) The 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.

(3) The Respondent agrees to pay all applicable registration/application fees and a $2,500.00 civil penalty, payable to the Oklahoma Department of Consumer Credit, on or before August 22, 2016.

(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 16-0077-DIS and shall be addressed to the attention of Roy John Martin, General Counsel, Department of Consumer Credit, 3613 N.W. 56th Street, Suite 240, Oklahoma City, Oklahoma 73112.

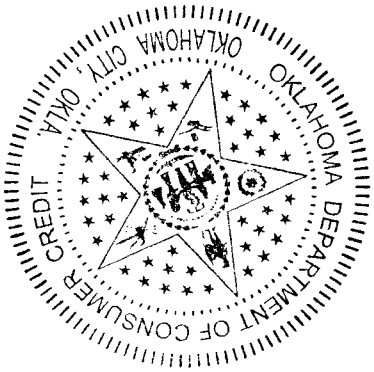
(5) The Respondent agrees to submit separate notification license applications as to the Madill Auto Sales located at 301 S. 1st, Madill, OK and the Madill Auto Sales located at 809 N. 1st Avenue, Durant, OK 74701-3701 and any other locations, pursuant the provisions of 14A O.S. §§ 6-201 through 6-203 of the UCCC. 14A O.S. § 6-203(2), with applicable fees on or before July 24, 2016.

(6) The applications and applicable registration fees shall be submitted to the attention of Roy John Martin, General

Counsel, Department of Consumer Credit, 3613 NW 56th Street, Suite 240, Oklahoma City, Oklahoma 73112.

(7) A file stamped copy of this Consent Order will be returned to the Respondent upon signature of the Administrator of the Department of Consumer Credit or the Deputy Administrator of the Department Consumer Credit.

(8) If the 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 Lesher
Administrator
State of Oklahoma
Department of Consumer Credit

Dated: 9/7/16

Dachia Dyer
MADILL AUTO SALES

Dated: 8/22/16

VERIFICATION OF CONSENT ORDER, CASE NUMBER 16-0077-DIS

STATE OF OK)
)
COUNTY OF Bryan)

Signed and sworn to (or affirmed) before me on Aug 22nd, 2016, by Dachia Dufur of MADILL AUTO SALES.

Dachia Dufur
Affiant

(Seal, if any)

AARON P. GIBSON
Notary Public, State of Oklahoma
Commission # 15005212
My Commission Expires 6-4-19

Notary Public

My commission expires:

6-4-19