BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT
STATE OF OKLAHOMA

FILED
AUG 04 2016
STATE OF OKLAHOMA
DEPARTMENT OF
CONSUMER CREDIT

STATE OF OKLAHOMA ex rel, DEPARTMENT OF CONSUMER CREDIT,	)	
Petitioner	)	
v.	)	Case No. 16-0078-DIS
PRO TWIN PEAKS, LLC, D/B/A TWIN PEAKS MOTORS,	)	
Respondent	)	

CONSENT ORDER

The Petitioner, State of Oklahoma, ex rel., Department of Consumer Credit ("Petitioner") and the Respondent, Pro Twin Peaks, LLC, d/b/a Twin Peaks Motors, ("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 a domestic limited liability company in the State of Oklahoma, Oklahoma Secretary of State filing number 3512236472, active filing status.

ii. The Respondent transacts business at 401 S. 1st, Madill, OK 73446.

iii. On June 21, 2016, a consumer credit examiner entered the business premises of the Respondent and spoke to an employee name "Megan". Megan informed the examiner that the location did do financing at the business premises.

iv. Megan explained that when a consumer is interested in financing, the consumer will complete an application and the Respondent will try to get the

consumer financed through two different finance companies. If the consumer is not approved for financing through the finance companies, then the Respondent will finance the consumer directly; Megan used the term "tote the note".

v. Megan further explained that if the consumer receives financing from the Respondent then the consumer would not be charged interest on the note. She did mention that the Respondent does take payments and does currently have vehicles financed at the business premises.

vi. In addition, Megan provided the examiner a copy of a consumer's Retail Installment Contract, Security Agreement and Disclosure Statement which was financed directly with the Respondent. She also provided a copy of a blank credit application.

vii. At the business premises of the Respondent, a banner sign lists "We Finance" and a sign that lists "Easy Credit, Bring your Pay Stub".

viii. 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).

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

x. 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 submit a notification license application, 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 August 22, 2016.

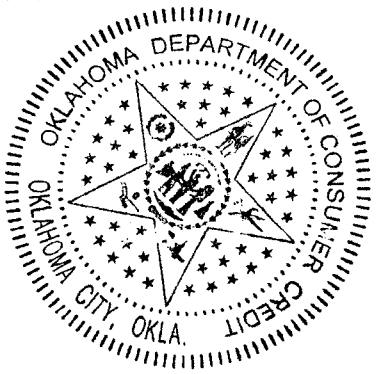
(4) The application and applicable registration fee shall be submitted to the attention of Roy John Martin, General Counsel, Department of Consumer Credit, 3613 NW 56th Street, Suite 240, Oklahoma City, Oklahoma 73112.

(5) 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.

(6) 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 16-0078-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) 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.

(6) 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: 8/4/16

PRO TWIN PEAKS, LLC,
D/B/A TWIN PEAKS MOTORS

Dated: 7-19-16

VERIFICATION OF CONSENT ORDER, CASE NUMBER 16-0078-DIS

STATE OF)
)
COUNTY OF)

Signed and sworn to (or affirmed) before me on July 19, 2016, by Paulette Owens of PRO TWIN PEAKS, LLC, D/B/A TWIN PEAKS MOTORS.

Paulette Owens
Affiant

(Seal, if any)

NOTARY PUBLIC State of OK
ANGELA MURRAY
Comm. # 06008001
Expires 08-15-2018

Angela Murray
Notary Public

My commission expires:
8-15-18