

BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT  
STATE OF OKLAHOMA



STATE OF OKLAHOMA ex rel, )  
DEPARTMENT OF CONSUMER CREDIT,) )  
 )  
Petitioner )  
 )  
 )  
v. )  
 )  
CAR ZONE, )  
 )  
 )  
Respondent )

Case No. 16-0209-DIS

CONSENT ORDER

The Petitioner, State of Oklahoma, ex rel., Department of Consumer Credit ("Petitioner") and the Respondent, Car Zone, ("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 isn't registered with the Oklahoma Secretary of State under the name of Car Zone.
- ii. The Respondent transacts business at 233 SW 29th Street, Oklahoma City, OK 73109.
- iii. On November 8, 2016, Brad Custard, a consumer credit examiner, entered the business premises of the Respondent and spoke to a Mr. Matt Abdollahi.
- iv. The examiner asked Mr. Abdollahi if the location offered in-house financing. Mr. Abdollahi stated that he did offer in house financing and did very little of that type of financing. He stated that most of the sales were cash sales.
- v. The examiner asked Mr. Abdollahi to see the paperwork of the ten (10) most recent car

transactions. In the group of 10, there was one in house financed sales contract for G. Anderson.

- vi. The business card for Car Zone lists "BUY, SELL, TRADE" as well as "WE FINANCE".
- vii. The copy of the Retail Purchase Agreement/Bill of Sale for G. Anderson lists the purchase of a 2000 Dodge STR 4DR. The Seller is listed as Car Zone with the business address listed. The terms of the contract are ten (10) monthly payments in the amount of \$200.00 with the first payment scheduled on November 28, 2016. Total sales price of the vehicle is \$2,500.00. An interest rate of 0% is listed on the purchase agreement.
- viii. The examiner took a few photos of the Respondent's business location. A sign located at Respondent's business lists the "WE FINANCE".
- ix. As of November 30, 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). The Respondent previously held a Notification license (NOT83224) for the years of 2004 - 2010, which expired on January 31, 2011.
- x. The Respondent did not file notification pursuant to the provisions of Section 6-201 of the UCCC, on or before January 31, 2016.
- xi. 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 has submitted a notification filing application and paid all applicable registration/application fees to the Department. Notification filing license (NOT86939) was issued with an effective date of December 15, 2016.

VERIFICATION OF CONSENT ORDER, CASE NUMBER 16-0209-DIS

STATE OF OKLAHOMA                    )  
  )  
COUNTY OF OKLAHOMA                )

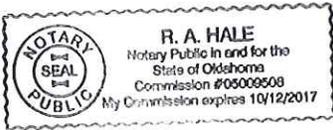
Signed and sworn to (or affirmed) before me on January 17,  
2017, by Heshmat Abdolloahi of Car Zone.

[Redacted Signature]

Heshmat Abdolloahi  
Car Zone

(Seal, if any)

[Redacted Signature]



Notary Public

My commission expires:

10-12-2017

(4) In addition, the Respondent agrees to pay a \$500.00 civil penalty, payable to the Oklahoma Department of Consumer Credit, in the following terms:

(a) The Respondent has agreed to make five (5) monthly installment payments in the amount of \$100.00 no later than the 15<sup>th</sup> of the month until paid in full. First installment payment is due on or before January 17, 2017.

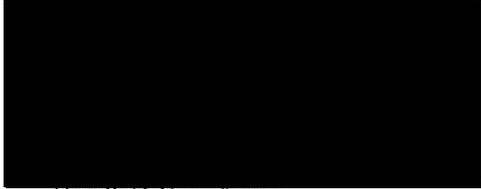
(b) If the Respondent misses a monthly payment, the Respondent's license will be suspended and the remaining balance will be due in full.

(5) 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 16-0209-DIS and shall be addressed to the attention of Roy John Martin, General Counsel, Department of Consumer Credit, 3613 N.W. 56<sup>th</sup> 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 Leshner  
Administrator  
State of Oklahoma  
Department of Consumer Credit

Dated: 1/18/17



Heshmat Abdollahi  
Car Zone

Dated: 1-17-2017