

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



STATE OF OKLAHOMA ex rel.            )  
DEPARTMENT OF CONSUMER CREDIT,) )  
  )  
      Petitioner                            )  
  )  
v.    )     Case No. 16-0213-DIS  
  )  
FOWLER DODGE, INC.                    )  
  )  
      Respondent                         )

**CONSENT ORDER**

Petitioner, State of Oklahoma, ex rel. Department of Consumer Credit ("Petitioner") and the Respondent, Fowler Dodge, Inc., ("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:

- a. Petitioner restates and incorporates by reference the allegations made by Petitioner in the Notice of Hearing filed in this matter.
- b. The Respondent is an Oklahoma domestic for profit corporation under the State of Oklahoma, Oklahoma Secretary of State filing number 1900684995.
- c. The Respondent transacts business at 55 W. I-240 Service Road, Oklahoma City, OK 73139.
- d. On November 4, 2016, Sarah Reynolds, a consumer credit examiner, entered the Respondent's business premises and spoke to Mr. Eric Grignon.
- e. The examiner asked Mr. Grignon what type of financing was being offered. Mr. Grignon stated that Dealertrak and Credit Union Direct Lending (CUDL) were used, with contracts being written at the dealership and assigned to the finance company.

- f. On December 5, 2016, the Petitioner issued a subpoena duces tecum to Eric Grignon, Finance Director of Fowler Dodge, Inc. at the address of 55 W. I-240 Service Road, Oklahoma City, OK 73139. Respondent was requested to submit documents no later than January 3, 2017. Ten (10) Retail Installment Sale Contracts were received on January 2, 2017.
- g. The website for Fowler Dodge, Inc., [www.fowlerdodge.com](http://www.fowlerdodge.com), includes a financing page which contains a credit application form.
- h. The copy of the Retail Installment Sale Contract for J. McCree lists the purchase of a 2011 Dodge Ram 1500. The Seller is listed as Fowler Dodge with the business address listed. The terms of the contract are 60 monthly payments in the amount of \$366.87 with the first payment scheduled on November 15, 2016. Total sales price of the vehicle is \$19,988.00. An annual percentage rate of 2.99% is listed on the sale contract.
- i. The additional nine (9) Retail Installment Sales Contracts received all indicate the Seller as Fowler Dodge with the business address listed.
- j. As of December 15, 2016, the Respondent is 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 notification filing license application was received on December 2, 2016. The Respondent previously held a Notification license (NOT64992) in 2011; said license expired on January 31, 2012.
- k. The Respondent did not file notification pursuant to the provisions of Section 6-201 of the UCCC, on or before January 31, 2016.

(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.

(3) Respondent agrees to pay a \$500.00 civil penalty, payable to the Oklahoma Department of Consumer Credit, on or before March 3, 2017.

(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 16-0213-DIS and shall be addressed to the attention of J. Steven Coates, General Counsel, Department of Consumer Credit, 3613 N.W. 56<sup>th</sup> Street, Suite 240, Oklahoma City, Oklahoma 73112.

(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 Leshner  
Administrator  
State of Oklahoma  
Department of Consumer Credit

Dated: 2/22/17

[REDACTED]  
\_\_\_\_\_  
Fowler Dodge, Inc.

Dated: 2-15-17

VERIFICATION OF CONSENT ORDER, CASE NUMBER 16-0213-DIS

STATE OF OKLAHOMA )  
 )  
COUNTY OF OKLAHOMA )

Signed and sworn to (or affirmed) before me on Feb. 15,  
2017, by CHARLES J. CLARK of Fowler Dodge, Inc.



C.F.O. Sec Treas.

Fowler Dodge, Inc.

(Seal, if any)



Notary Public

My commission expires:

9-10-19