BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT STATE OF OKLAHOMA

STATE OF OKLAHOMA ex rel. DEPARTMENT OF CONSUMER CRED) PIT,))	STATE OF OKLAHOMA DEPARTMENT OF CONSUMER CREDIT
Petitioner)	
)	
V .)	Case No. 23-0053-DIS
)	
MUSTAFA'S AUTO SALES,)	
)	
Respondent)	

CONSENT ORDER

Petitioner, State of Oklahoma ex rel. Department of Consumer Credit ("Petitioner") and Respondent, Mustafa's Auto Sales, ("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 Petitioner in the Notice of Hearing filed in this matter.
 - i. Respondent has no business filing on the Oklahoma Secretary of State's website.
 - ii. Respondent transacts business at 5520 E. 11^{th} St., Tulsa, OK 74112.
 - iii. On July 17, 2023, Jimmie Ray and Michael Thompson, Consumer Credit Investigators, went to Respondent's business location and spoke with Ghulam Mustafa Samulzai, owner. Mr. Samulzai advised Respondent has been in business roughly 10 years and offers "buy here pay here" financing. Upon request, the Investigators reviewed and scanned an executed retail installment contract dated June 10, 2023. The contract showed an amount financed of \$5,045.00 with 17 payments of \$300.00 and listed Respondent as the creditor.
 - iv. Respondent is not a supervised financial organization or a person holding a license to make supervised loans

issued under 14A O.S. § 3-501 et seq.

- v. As of the date of the Notice, Respondent was 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).
- vi. Respondent submitted a Notification License application and filing fee to Petitioner on October 12, 2023.
- (2) Respondent does not admit to the allegations made by 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 \$500.00 civil penalty payable to the Oklahoma Department of Consumer Credit, on or before November 30, 2023.
- (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 23-0053-DIS and shall be addressed to the attention of John T. Coyne, Chief Enforcement Attorney, Department of Consumer Credit, 629 N.E. 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 14 O.S. § 6-113(4).



Scott Lesher Administrator State of Oklahoma Department of Consumer Credit

Dated: 11/6/23

Mustafa's Auto Sales

Dated: 11-01-2023

VERIFICATION OF CONSENT ORDER, CASE NUMBER 23-0053-DIS

Signed and sworn to (or affirmed) before me by a representative of Mustafa's Auto Sales on 15 Nov 2023. Mustafa's Auto Sales (Seal, if any) Title (and Rank): Notary Public My commission expires:	STATE OF OKLAHOMA)
Mustafa's Auto Sales on Nov., 2023. Mustafa's Auto Sales (Seal, if any) Title (and Rank): Notary Public	COUNTY OF Tulsa)
(Seal, if any) Title (and Rank): Notary Public	of Mustafa's Auto Sales on 15	
	(Seal, if any)	OWNER
My commission expires:		Title (and Rank): Notary Public
The state of the s	-	My commission expires:
		SAMULZA