

BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT  
STATE OF OKLAHOMA



STATE OF OKLAHOMA *ex rel.* )  
DEPARTMENT OF CONSUMER CREDIT,) )  
 )  
Petitioner )  
 )  
v. )  
 )  
AMERICA AUTO MAS LLC, )  
 )  
Respondent )

Case No. 16-0254-DIS

CONSENT ORDER

Petitioner, State of Oklahoma, *ex rel.* Department of Consumer Credit ("Petitioner") and the Respondent, America Auto Mas LLC, ("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.

- a. Respondent is registered as a domestic limited liability company in the State of Oklahoma, Oklahoma Secretary of State filing number 3512209443, active filing status.
- b. Respondent transacts business at 1730 S. Memorial Drive, Tulsa, OK 74112.
- c. On November 18, 2016, Jimmie Ray, a consumer credit examiner, entered the business premises of Respondent and spoke to Cesar Vega, Respondent's owner.
- d. The examiner asked Mr. Vega about the financing options available at the location. Mr. Vega stated that he does offer financing to consumers and that Respondent carries the executed financed note. The customer's payment terms range from weekly to biweekly. Mr. Vega also mentioned that he does not

charge interest on the contracts.

- e. The examiner requested to see any executed contracts. Mr. Vega provided a Retail Installment Contract Simple Interest for the examiner's review. The examiner took a photo of the contract. The examiner took photos of the exterior of Respondent's business premises.
- f. The copy of the Retail Installment Contract and Security Agreement for L. Cruz lists the purchase of a 2003 Kia Rio. The Seller is listed as America Auto Mas, LLC with the business address listed. The terms of the contract are bi-weekly payments in the amount of \$200.00 until paid in full. Total sales price of the vehicle is \$3,550.00. An interest rate of 0.00% is listed on the purchase agreement.
- g. A sign located on the Respondent's business premises states "Buy-Here, Pay-Here", directly under the name of the business. In addition, there is a banner sign located on the building that lists "We Finance and Buy-Here, Pay-Here".
- h. As of November 18, 2016, 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).
- i. Respondent has filed for a notification permit and has been issued a permit as of December 15, 2016 (NOT86928).
- j. 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) 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 agrees to make five (5) monthly installment payments in the amount of \$100.00 no

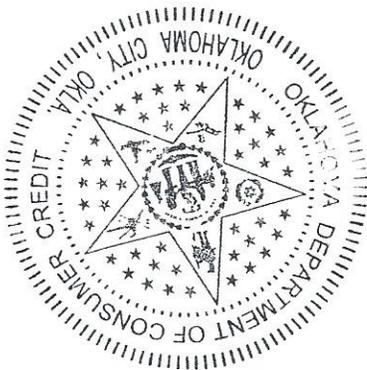
later than the 15th of the month until paid in full. First installment payment is due on or before March 15, 2016.

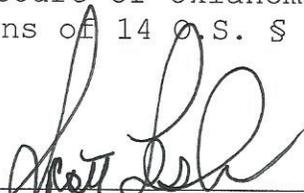
(b) If the Respondent misses a monthly payment, the Respondent's license will be suspended and the remaining balance will be due in full.

(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 16-0254-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).



  
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Scott Lesh  
Administrator  
State of Oklahoma  
Department of Consumer Credit

Dated: 3/10/17

Cesar Vega

America Auto Mas LLC

Dated:

3/7/17

VERIFICATION OF CONSENT ORDER, CASE NUMBER 16-0254-DIS

STATE OF OKLAHOMA )  
 )  
COUNTY OF OKLAHOMA )

Signed and sworn to (or affirmed) before me on  
3/7/17, 2017, by Cesar Vega of America  
Auto Mas LLC.

Cesar Vega  
America Auto Mas LLC

[Signature]

(Seal, if any)

Notary Public

My commission expires:

09/29/2019

