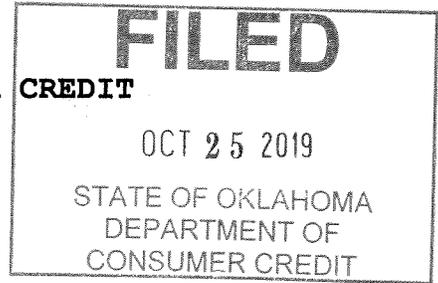


BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT
STATE OF OKLAHOMA



STATE OF OKLAHOMA *ex rel.*)
DEPARTMENT OF CONSUMER CREDIT,))
)
Petitioner)
)
)
v.)
)
AMERICAN TRUCK TRAINING, INC.,))
)
Respondent)

Case No. 19-0178-DIS

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, American Truck Training 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:

(1) Petitioner restates and incorporates by reference the allegations made by Petitioner in the Notice of Hearing filed in this matter.

a. Respondent is a domestic for profit business corporation under the State of Oklahoma, Oklahoma Secretary of State filing number 1900635666, active filing status.

b. Respondent transacts business at 3200 Aluma Valley Dr., Oklahoma City, OK 73121.

c. On April 9, 2019, Jimmie Ray and Michael Thompson, Consumer Credit Investigators, entered Respondent's business premises and spoke to Jerome Redmond, President.

d. The investigators asked Mr. Redmond if Respondent continued to offer financing options to consumers in 2019. Mr. Redmond advised Respondent did continue to offer financing options utilizing Liberty Card Services, Atlas Financial and some in-house finance options for consumers. Mr. Redmond explained Respondent conducts credit sales for classes to obtain a commercial driver's license. The investigators requested copies of contracts for review. A

review of the executed retail contract for consumer T. Johnson dated April 1, 2019 showed 42 monthly payments of \$186.67 with a 19% annual percentage rate. The contract was assigned to Atlas Financial Group. The seller was listed as American Truck Training with the business address listed. Respondent has engaged or offered to engage in making consumer credit sales.

e. 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.

f. Respondent previously held a notification license with Petitioner, license number 84995. Said license expired on January 31, 2019.

g. As of April 18, 2019, Respondent is licensed in the State of Oklahoma pursuant to the provisions of 14A O.S. §§ 6-201 through 6-203 of the UCCC, license number 87881. The notification filing license application was received on April 12, 2019.

h. Respondent did not file notification pursuant to the provisions of Section 6-202 of the UCCC on or before January 31, 2019.

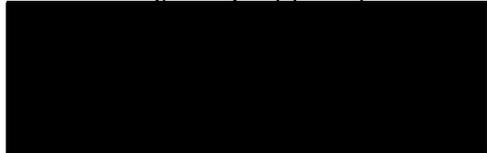
(2) Respondent does not admit to the allegations made by Petitioner in the Notice of Hearing filed in this matter and incorporated by reference in this Consent Order, except that Respondent admits the facts necessary to establish the Department's jurisdiction over Respondent and the subject matter of this action.

(3) Respondent agrees to pay a \$750.00 civil penalty payable to the Oklahoma Department of Consumer Credit, on or before October 31, 2019.

(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 19-0178-DIS and shall be addressed to the attention of John T. Coyne, Chief Enforcement Attorney, 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 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: 10/25/19



American Truck Training, Inc.

Dated: 10/14/2019

VERIFICATION OF CONSENT ORDER, CASE NUMBER 19-0178-DIS

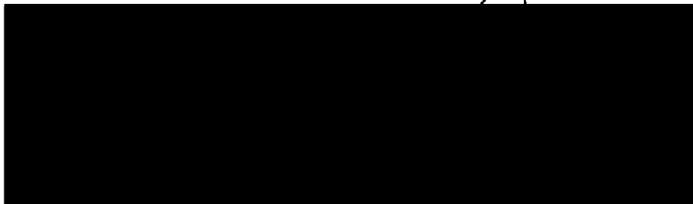
STATE OF OKLAHOMA)
)
COUNTY OF OKLAHOMA)

Signed and sworn to (or affirmed) before me on October 14 2019
by Jerome L. Redmond of American Truck Training, Inc.



American Truck Training, Inc.

(Seal, if any)



Title (and Rank): Notary Public

My commission expires:

06/11/23

