

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

STATE OF OKLAHOMA <i>ex rel.</i>)	
DEPARTMENT OF CONSUMER CREDIT,)	
)	
Petitioner)	
)	
v.)	Case No. 19-0283-DIS
)	
GREAT PLAINS SPECIALTY)	
FINANCE, INC., D/B/A)	
CHECK 'N GO,)	
(DDL00102),)	
)	
Respondent)	

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, Great Plains Specialty Finance Inc. d/b/a Check 'N Go, ("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 the Petitioner in the Notice of Hearing filed in this matter.

a. Respondent is a licensed deferred deposit lender in the State of Oklahoma, license number DDL00102, address of record at 1408 N. Eastern Ave., Moore, Oklahoma 73160.

b. Respondent is a foreign for profit business corporation under the jurisdiction of the State of Ohio, Oklahoma Secretary of State filing number 2312071058, active filing status.

c. On September 25, 2019, Deshia Parks, Consumer Credit Examiner, conducted an examination of Respondent at Respondent's business location at 1408 N. Eastern Ave., Moore, Oklahoma 73160. During the course of the

examination, violations were found.

d. Respondent entered an incorrect social security number for a customer into Veritec, causing Respondent to violate the mandatory waiting period following the payoff of the customer's 5th consecutive loan. This occurred in 6 transactions.

e. Respondent entered an incorrect social security number for a customer into Veritec, causing the customer to enter into a prohibited third outstanding deferred deposit loan. This occurred in 4 transactions.

f. Respondent failed to disclose required information on a handwritten contract for a customer, including the trade name of Respondent, Respondent's deferred deposit lender license number and the annual percentage rate. This occurred in 1 transaction.

g. Respondent entered an incorrect social security number for a customer into Veritec, causing another deferred deposit lender to make a new loan beyond the fifth consecutive deferred deposit loan for the customer. This occurred in 16 transactions.

h. Respondent entered an incorrect social security number for a customer into Veritec, causing another deferred deposit lender to make a new loan in excess of the allowable two (2) open deferred deposit loans for the customer. This occurred in 4 transactions.

(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, 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 \$27,500.00 in civil penalties payable to the Oklahoma Department of Consumer Credit, on or before March 2, 2020.

(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 19-0283-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 59 O.S. § 3117(B).



[REDACTED]
Scott Leshner
Administrator
State of Oklahoma
Department of Consumer Credit

Dated:

3/3/2020

[REDACTED]
Great Plains Specialty Finance Inc.
d/b/a Check 'N Go

Dated:

2/24/2020

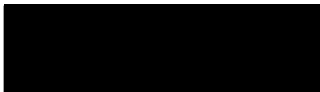
VERIFICATION OF CONSENT ORDER, CASE NUMBER 19-0283-DIS

STATE OF Ohio)
COUNTY OF Hamilton)

Signed and sworn to (or affirmed) before me on Feb. 24th, 2020, by a representative of Great Plains Specialty Finance Inc., d/b/a Check 'N Go.

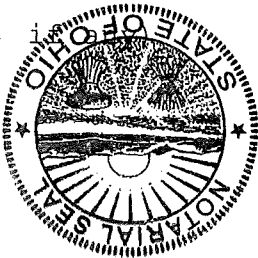


Great Plains Specialty Finance Inc.
d/b/a Check 'N Go



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SHARON HALL
Notary Public, State of Ohio
My Commission Expires 04-15-2023



Notary Public

My commission expires:

04-15-2023



SHARON HALL
Notary Public, State of Ohio
My Commission Expires 04-15-2023