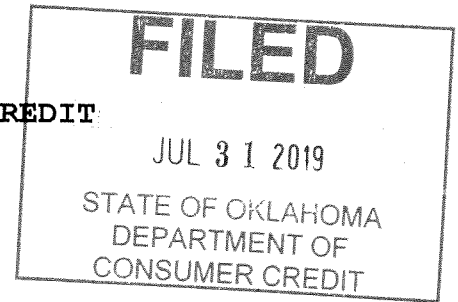


BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT
STATE OF OKLAHOMA



STATE OF OKLAHOMA ex rel.)
DEPARTMENT OF CONSUMER CREDIT,))
)
Petitioner)
)
)
v.)
)
EPIC AUTO GROUP LLC,)
)
)
Respondent)

Case No. 18-0161-DIS

CONSENT ORDER

Petitioner, State of Oklahoma ex rel. Department of Consumer Credit ("Petitioner") and Respondent, Epic Auto Group 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 a domestic limited liability company under the State of Oklahoma, Oklahoma Secretary of State filing number 3512620294, active filing status.

b. Respondent transacts business at 4309 E. 11th St., Tulsa, OK 74112.

c. On March 28, 2018, Jimmie Ray and Michael Thompson, consumer credit investigators, entered Respondent's business premises and spoke to Chris Harper, owner.

d. The investigators asked Mr. Harper if Respondent offers financing options to consumers for purchasing vehicles at their location. Mr. Harper advised Respondent offered in-house financing and has been in business for 10 months. Upon request, Mr. Harper showed the investigators executed retail installment contracts that listed customer signatures and financing terms.

e. On November 28, 2018, Petitioner issued a subpoena duces tecum to Chris Harper of Epic Auto Group LLC at the address of 4309 E. 11th St., Tulsa, OK 74112. Respondent was requested to submit documents no later than January 1, 2019. Ten (10) Retail Installment Sale Contracts were received on January 7, 2019.

f. Respondent has engaged or offered to engage in making consumer credit sales. The copy of the Retail Installment Sale Contract for M. Condoll lists the purchase of a 2005 Pontiac G6. The Seller is listed as Epic Auto Group LLC with the business address listed. The terms of the contract are 56 bi-weekly payments in the amount of \$160.00 with the first payment due on December 29, 2017. Total sales price of the vehicle is \$10,100.16. The interest rate is listed as 21.00%.

g. 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.*

h. 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).

i. As of May 8, 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 87909. The notification filing license application was received on May 3, 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.

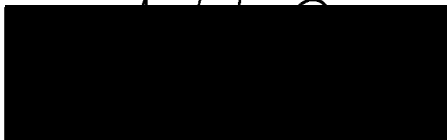
(3) Respondent agrees to pay a \$1,000.00 civil penalty payable to the Oklahoma Department of Consumer Credit, on or before August 1, 2019.

(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 18-0161-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.

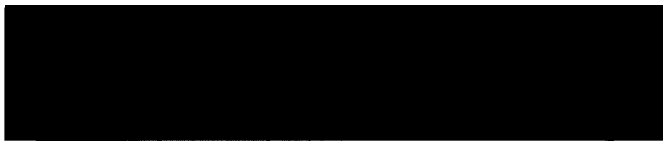
(5) A file stamped copy of this Consent Order will be returned to the Respondent upon signature of the Administrator of the Department of Consumer Credit or the Deputy Administrator of the Department Consumer Credit.

(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 Leshner
Administrator
State of Oklahoma
Department of Consumer Credit

Dated: 7/31/19



Epic Auto Group LLC

Dated: 7-30-19

VERIFICATION OF CONSENT ORDER, CASE NUMBER 18-0161-DIS

STATE OF OKLAHOMA)

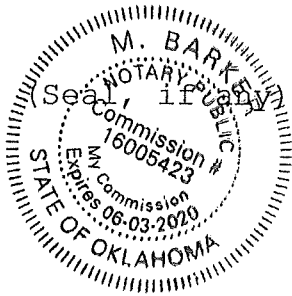
COUNTY OF Tulsa)

Signed and sworn to (or affirmed) before me on July 30th,
2019, by Christopher J Harper of Epic Auto Group LLC.

[Redacted Signature]

Epic Auto Group LLC

[Redacted Signature]



Notary Public

My commission expires:

6/3/20