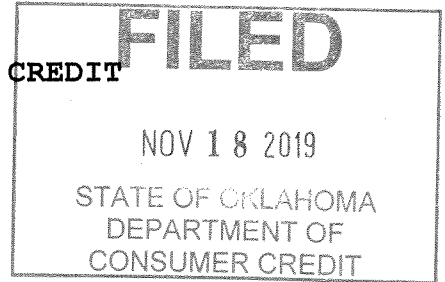


BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT  
STATE OF OKLAHOMA



STATE OF OKLAHOMA *ex rel.* )  
DEPARTMENT OF CONSUMER CREDIT,) )  
 )  
Petitioner )  
 )  
v. ) Case No. 19-0231-DIS  
 )  
FIFA AUTO SALES LLC, )  
 )  
Respondent )

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, FIFA Auto Sales 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 3512683498, active filing status.

b. Respondent transacts business at 2107 N. Sheridan, Tulsa, OK 74115.

c. On June 21, 2019, Jimmie Ray and Michael Thompson, Consumer Credit Investigators, entered Respondent's business premises and spoke to Milagro Campoy.

d. The investigators asked Milagro if Respondent offered financing options for consumers in 2019. Milagro telephoned Respondent's owner who advised that Respondent offers in-house financing for consumers to purchase vehicles. The owner advised the consumers sign the financing paperwork at the dealership location. Upon Request, the investigators reviewed and scanned a retail installment contract.

e. Respondent has engaged or offered to engage in making consumer credit sales. The copy of the Retail Installment Contract for C. Miel lists the purchase of a 2003 Chevrolet Tahoe. The Seller is listed as FIFA Auto Sales with the business address listed. The terms of the contract are 9 monthly payments in the amount of \$350.00 with the first payment due on July 14, 2019. Total sales price of the vehicle is \$4,150.66. The interest rate is listed as 20.99%.

f. 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.

g. As of the date of the Notice, Respondent is 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). Respondent previously held a Notification license (NOT87268); said license expired on January 31, 2019.

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

i. Respondent has failed to pay the notification license filing fee of \$120.00 for each business location pursuant to OKLA. ADMIN. CODE § 160:5-1-2(A).

(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 will submit a notification license application and pay all applicable registration/application fees to the Department on or before November 27, 2019. In addition, Respondent agrees to pay a \$1,300.00 civil penalty payable in 5 installment payments of \$260.00, with first installment payment due on or before November 27, 2019, and remaining installments due on or before the 27th of the month for the 4 months thereafter.

(4) The payments shall be made payable by check or money order to the Oklahoma Department of Consumer Credit, shall indicate the payment is for Case Number 19-0231-DIS and shall be addressed to the attention of John T. Coyne, Chief Enforcement Attorney, 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 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).



[Redacted signature area]

Scott Leshner  
Administrator  
State of Oklahoma  
Department of Consumer Credit

Dated: 11/18/19

[Redacted signature area]

FIFA Auto Sales LLC

Dated: Nov-05-19.

VERIFICATION OF CONSENT ORDER, CASE NUMBER 19-0231-DIS

STATE OF OKLAHOMA )

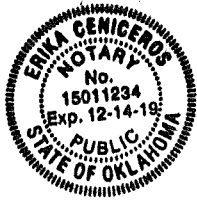
COUNTY OF TULSA )

Signed and sworn to (or affirmed) before me on 5<sup>th</sup> day of November  
2019, by Fabian Figueroa of FIFA Auto Sales LLC.

[Redacted Signature]  
FIFA Auto Sales LLC

[Redacted Signature]

(Seal, if any)



Notary Public

My commission expires:

12-14-19