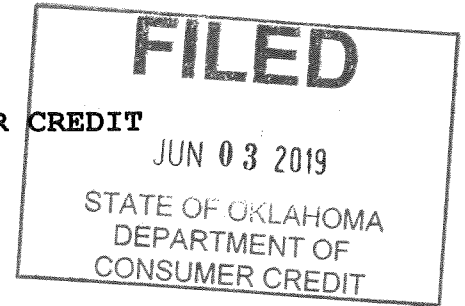


BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT  
STATE OF OKLAHOMA



STATE OF OKLAHOMA *ex rel.* )  
DEPARTMENT OF CONSUMER CREDIT,) )  
 )  
Petitioner )  
 )  
v. )  
 )  
FUTURE AUTO SALES, INC., )  
 )  
Respondent )

Case No. 19-0006-DIS

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, Future Auto Sales 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 1900709772, active filing status.
- b. Respondent transacts business at 1645 S. Memorial Rd., Tulsa, OK 74112.
- c. On January 16, 2019, Jimmie Ray and Michael Thompson, consumer credit investigators, entered Respondent's business premises and spoke to Kamal Al-Alawmeh, owner.
- d. The investigators asked Mr. Al-Alawmeh if Respondent continued to offer financing options to consumers for vehicles sold at the location in 2018 and 2019. Mr. Al-Alawmeh advised Respondent offered and has continually offered consumers in-house and indirect

finance options. Mr. Al-Alawmeh explained the consumers sign all the financing paperwork at the dealership location for the sale of vehicles. Mr. Al-Alawmeh advised the indirect lending sources utilized are Mid Atlantic and Western Funding. Upon request, the investigators scanned an in-house financed executed retail contract dated November 15, 2018.

- e. Respondent has engaged or offered to engage in making consumer credit sales. The copy of the Retail Installment Sale Contract for M. Arnold lists the purchase of a 2010 Jeep Commander. The Seller is listed as Future Auto Sales Inc. with the business address listed. The terms of the contract are 8 monthly payments in the amount of \$300.00 with the first payment due on December 15, 2018. Total sales price of the vehicle is \$7,995.00. The interest rate is listed as 0%.
- 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 (NOT86237); said license expired on January 31, 2018.
- h. Respondent did not file notification pursuant to the provisions of Section 6-202 of the UCCC, on or before January 31, 2018.
- 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(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 June 3, 2019. In addition, Respondent agrees to pay a \$1,000.00 civil penalty payable in 10 monthly installments of \$100.00, with first installment due on or before June 3, 2019, and remaining installments due on or before the 3rd of the month for 9 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 19-0006-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 Lesner  
Administrator  
State of Oklahoma  
Department of Consumer Credit

Dated: 5/29/19

[Redacted signature area]  
Future Auto Sales, Inc.

Dated: 5/27/19

VERIFICATION OF CONSENT ORDER, CASE NUMBER 19-0006-DIS

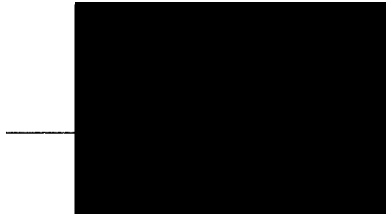
STATE OF OKLAHOMA )  
COUNTY OF Wagoner )

Signed and sworn to (or affirmed) before me on 28 May,  
2019, by KAMAL AL-AJAWNEH of Future Auto Sales Inc.



Future Auto Sales Inc.

(Seal,



Notary Public

My commission expires:

7/25