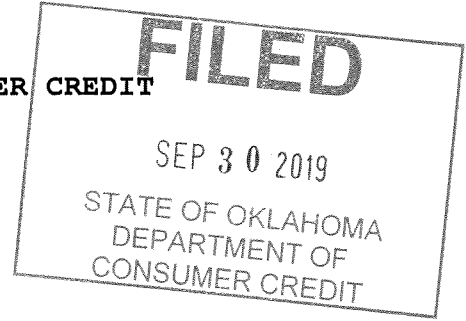


BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT
STATE OF OKLAHOMA



STATE OF OKLAHOMA *ex rel.*)
DEPARTMENT OF CONSUMER CREDIT,))
)
Petitioner)
)
v.)
)
R&B MOTORS OF GUYMON, LLC,)
D/B/A GREAT AMERICA FORD)
LINCOLN,)
)
Respondent)

Case No. 19-0177-DIS

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, R&B Motors of Guymon LLC d/b/a Great America Ford Lincoln, ("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 3512621769, active filing status.

b. Respondent transacts business at 906 Hwy 54 East, Guymon, OK 73942.

c. On March 18, 2019, Jimmie Ray and Michael Thompson, Consumer Credit Investigators, entered Respondent's business premises and spoke to Mindy Rogers, Business Manager.

d. The investigators asked Ms. Rogers if Respondent offered financing options for consumers. Ms. Rogers advised Respondent utilizes Ally, Ford Motor Credit and Capital One as a few of the consumer finance options to purchase

vehicles. Ms. Rogers advised Respondent moved into the present location roughly around October of 2017. The prior dealership, Hinchey Ford, had a notification license with Petitioner since 2001. Upon request, the investigators viewed and scanned a retail installment agreement that listed finance terms. A review of the retail installment agreements show Respondent is conducting credit sales.

e. Respondent has engaged or offered to engage in making consumer credit sales. The copy of the Retail Installment Sale Contract for G. Abdelrahman lists the purchase of a 2016 Jeep Cherokee. The Seller is listed as Great America Ford Lincoln with the business address listed. The terms of the contract are 72 monthly payments in the amount of \$483.57 with the first payment due on January 1, 2019. Total sales price of the vehicle is \$36,817.04. The interest rate is listed as 21.00%.

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 March 28, 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 87828. The notification filing license application was received on March 21, 2019.

h. Respondent did not file notification pursuant to the provisions of Section 6-202 of the UCCC, within 30 days of commencing business.

(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 19-0177-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).



[Redacted signature area]

Scott Lesher
Administrator
State of Oklahoma
Department of Consumer Credit

Dated: 9-30-19

[Redacted signature area]

R&B MOTORS OF Guymon LLC
d/b/a Great America Ford Lincoln

Dated: 9/25/2019

VERIFICATION OF CONSENT ORDER, CASE NUMBER 19-0177-DIS

STATE OF OKLAHOMA)
)
COUNTY OF Texas)

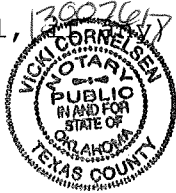
Signed and sworn to (or affirmed) before me on 9-25 2019
by Pepper Rickman of R&B Motors of Guymon LLC d/b/a Great
America Ford Lincoln.



R&B MOTORS OF Guymon LLC
d/b/a Great America Ford Lincoln



(Seal, 13002617)



Title (and Rank): Notary Public

My commission expires:

8-19-21