

BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT  
STATE OF OKLAHOMA

STATE OF OKLAHOMA *ex rel.* )  
DEPARTMENT OF CONSUMER CREDIT, )  
 )  
Petitioner )  
 )  
v. )  
 )  
ORRKLAHOMA WEST, LLC )  
D/B/A ORR NISSAN WEST, )  
 )  
Respondent )

Case No. 19-0196-DIS

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, Orrklahoma West, LLC d/b/a Orr Nissan West, ("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 3512674017, active filing status.

b. Respondent transacts business at 8800 NW Expressway, Oklahoma City, OK 73162.

c. On May 9, 2019, Jimmie Ray and Michael Thompson, Consumer Credit Investigators, entered Respondent's business premises and spoke to Hector Ortiz, Business Director.

d. The investigators asked Hector if Respondent offers financing options for buyers. Hector advised Respondent utilizes NMAC, Ally and Flagship as a few of the buyer finance options to purchase vehicles. Hector advised Respondent has been in business at the present location

since June of 2018. Upon request, the investigators viewed and scanned a retail installment sale agreement. Hector advised the buyers sign the financing paperwork at the dealership location, and buyers can apply for financing online at Respondent's website.

e. Respondent has engaged or offered to engage in making consumer credit sales. The copy of the Retail Installment Sale Contract for A. Nguyen lists the purchase of a 2017 Nissan Frontier. The Seller is listed as Orr Nissan West with the business address listed. The terms of the contract are 72 monthly payments in the amount of \$610.75 with the first payment due on June 21, 2019. Total sales price of the vehicle is \$46,824.00. The interest rate is listed as 20.49%.

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 (NOT87694); 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(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 October 31, 2019. In addition, Respondent agrees to pay a \$1,750.00 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 19-0196-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: 9-30-19

[Redacted signature area]

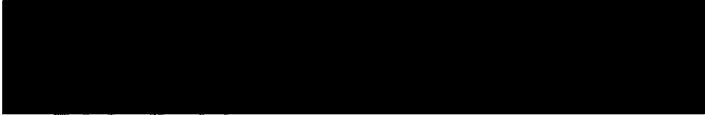
Orrklahoma West, LLC  
d/b/a Orr Nissan West

Dated: 9.19.19

VERIFICATION OF CONSENT ORDER, CASE NUMBER 19-0196-DIS

STATE OF OKLAHOMA )  
 )  
COUNTY OF OKLAHOMA )

Signed and sworn to (or affirmed) before me on 9/19,  
2019, by Masha M. Mebrina of Orrklahoma West LLC d/b/a Orr  
Nissan West.



Orrklahoma West LLC  
d/b/a Orr Nissan West



(Seal, if any)

Notary Public

My commission expires:

4-1-20

