

BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT  
STATE OF OKLAHOMA



STATE OF OKLAHOMA *ex rel.* )  
DEPARTMENT OF CONSUMER CREDIT,) )  
 )  
Petitioner )  
 )  
 )  
v. )  
 )  
BOB HOWARD NORTH IMPORTS, LLC,) )  
d/b/a VOLKSWAGEN OF EDMOND, )  
 )  
Respondent )

Case No. 16-0279-DIS

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and the Respondent, Bob Howard North Imports, LLC d/b/a Volkswagen of Edmond, ("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 3512392903, active filing status.
- b. Respondent transacts business at 14220 N. Broadway Extension, Edmond, OK 73013.
- c. On December 1, 2016, Jimmie Ray, a consumer credit examiner, entered Respondent's business premises and spoke to Cherish Casey, Business Manager for Respondent.
- d. The examiner asked Cherish about consumer auto financing. Cherish advised they do not finance autos in house and are an indirect lender. When asked whom they use for financing, Cherish advised they use

Volkswagen Credit, Ally Bank, Communications Federal Credit Union among others.

- e. Upon request, Cherish showed the examiner a copy of a completed retail contract that showed Volkswagen of Edmond had assigned the contract to Communications Federal Credit Union. The contract listed Volkswagen of Edmond as the seller.
- f. A review of Volkswagen of Edmond's website showed that customers can complete credit applications online.
- g. The copy of the Retail Installment Sale Contract for L. Pippin lists the purchase of a 2017 Volkswagen Jetta. The Seller is listed as Volkswagen of Edmond with the business address listed. The terms of the contract are 72 monthly payments in the amount of \$302.04 with the first payment scheduled on January 9, 2017. Total sales price of the vehicle is \$27,746.86. An annual percentage rate of 2.74% is listed on the sale contract.
- h. As of December 8, 2016, Respondent is licensed in the State of Oklahoma pursuant to the provisions of 14A O.S. §§ 6-201 through 6-203 of the UCCC. The notification filing license application was received on December 5, 2016.
- i. Respondent did not file notification pursuant to the provisions of Section 6-201 of the UCCC, on or before January 31, 2016.

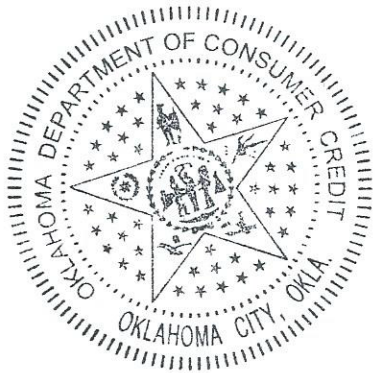
(2) Respondent does not admit to the allegations made by the Petitioner in the Notice of Hearing filed in this matter, and incorporated by reference in this Consent Order.

(3) Respondent agrees to pay a \$400.00 civil penalty, payable to the Oklahoma Department of Consumer Credit, on or before May 25, 2017.

(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 16-0279-DIS and shall be addressed to the attention of J. Steven Coates, General Counsel, 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 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).



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Scott Leshner  
Administrator  
State of Oklahoma  
Department of Consumer Credit

Dated: 5/23/17

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Monica J. Hoenshell, Esq.  
Calvert Law Firm  
1041 NW Grand Boulevard  
Oklahoma City, OK 73118  
Attorney for Respondent

Dated: May 22, 2017

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Bob Howard North Imports, LLC  
d/b/a Volkswagen of Edmond

Dated: May 19, 2017

VERIFICATION OF CONSENT ORDER, CASE NUMBER 16-0279-DIS

STATE OF OKLAHOMA )  
 )  
COUNTY OF OKLAHOMA )

Signed and sworn to (or affirmed) before me on MAY 19,  
2017, by Robert E. Howard, II of Bob Howard North Imports, LLC  
d/b/a Volkswagen of Edmond.



Bob Howard North Imports, LLC  
d/b/a Volkswagen of Edmond



(Seal, if any)



Notary Public

My commission expires:

10/19/18