

BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT  
STATE OF OKLAHOMA

STATE OF OKLAHOMA, )  
ex rel, DEPARTMENT OF )  
CONSUMER CREDIT )  
 )  
Petitioner )  
 )  
v. )  
 )  
TAN AND TONE AMERICA )  
 )  
Respondent )



Case No. 12-0077-DIS

CONSENT ORDER

The State of Oklahoma, ex rel., Department of Consumer Credit and the Respondent, Tan and Tone America voluntarily enter into this Consent Order as an informal disposition of this individual proceeding to avoid litigation. The Respondent, Tan and Tone America agrees to waive its right to a hearing under the Oklahoma Administrative Procedures Act and both parties agree as follows:

(1) The Petitioner restates and incorporates by reference the allegations made by the Petitioner in the Notice of Hearing filed in this matter, and the Respondent agrees to the allegations;

(2) The Respondent agrees to cease and desist from offering to engage or engaging in making consumer credit sales in the State of Oklahoma until authorized by the Administrator;

(3) The Respondent agrees to complete a Notification filing application and pay the \$120.00 filing fee;

(4) The Respondent agrees to provide copies of any contracts entered into with Oklahoma consumers from July 19, 2012 through July 26, 2012;

(5) The Respondent agrees to pay a \$500.00 civil penalty.

The \$500.00 civil penalty shall be made payable by check or money order to the Oklahoma Department of Consumer Credit and shall indicate the payment is for Case Number 12-0077-DIS.

(6) The Respondent shall return this Consent Order with an original signature page and original notarized verification page, a Notification filing application and the \$120.00 filing fee, a copy of the requested contracts, and the \$500.00 civil penalty.

(7) A file stamped copy of this Consent Order will be returned by United States mail to the Respondent upon signature of the Administrator of Consumer Credit or the Deputy Administrator of Consumer Credit.



*[Handwritten signature of Scott Lesher]*

\_\_\_\_\_  
Scott Lesher  
Administrator  
State of Oklahoma  
Department of Consumer Credit

Dated: \_\_\_\_\_

*J. Todd Crosby*

*[Handwritten signature]*

\_\_\_\_\_  
Tan and Tone America  
*TAN and TONE Unlimited*

Dated: \_\_\_\_\_