

MAR 05 2019 CS

At 2:54 P.M.  
Velva L. Price, District Clerk

CAUSE NO. D-01-GN-17-005451

TEXAS OFFICE OF CONSUMER  
CREDIT COMMISSIONER

v.

TIM McMAHAN d/b/a  
ADVANTAGE AUTO

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§  
§

IN THE DISTRICT COURT

TRAVIS COUNTY, TEXAS

98<sup>th</sup> JUDICIAL DISTRICT

**FINAL JUDGMENT**

On the 5<sup>th</sup> day of March, 2019, the Texas Office of Consumer Credit Commissioner (“OCCC”) appeared and presented evidence and argument in support of its civil enforcement action under the Texas Finance Code, against Defendant Tim McMahan, individually and doing business as Advantage Auto (“McMahan”). Defendant was given proper notice and did not appear.

After considering the evidence, the pleadings, and argument, and the applicable law, the Court finds that the Injunction and Order of Restitution issued June 10, 2016, by OCCC against McMahan d/b/a Advantage Auto (“Final Order”) became final and enforceable on May 8, 2017.

The Court finds further that the Order Assessing Administrative Penalty for Violation of Injunction Order dated June 16, 2017, is final and enforceable, and that Defendant is thereby assessed an administrative penalty of \$34,000.00.

It is therefore ORDERED that McMahan is liable to pay a penalty of \$34,000.00 to OCCC.

Court costs are taxed against Defendant.

This is a final judgment. All relief requested by any party and not granted herein is hereby denied.

SIGNED this 5<sup>th</sup> day of March, 2019.

  
\_\_\_\_\_  
JUDGE PRESIDING



I, **VELVA L. PRICE**, District Clerk,  
Travis County, Texas, do hereby certify that this is  
a true and correct copy as same appears of  
record in my office. Witness my hand and seal of  
office on 3/5/19



**VELVA L. PRICE**  
**DISTRICT CLERK**

By Deputy:

*CSadmore*

OCCC CASE NO. L17-00376

IN THE MATTER OF:

TIM McMAHAN  
d/b/a ADVANTAGE AUTO  
6401 N. NAVARRO STREET  
VICTORIA, TEXAS 77904

§ BEFORE THE  
§  
§ OFFICE OF CONSUMER  
§  
§ CREDIT COMMISSIONER  
§  
§ STATE OF TEXAS

ORDER ASSESSING ADMINISTRATIVE PENALTY  
FOR VIOLATION OF INJUNCTIVE ORDER

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order Assessing Administrative Penalty for Violation of Injunctive Order against Tim McMahan d/b/a Advantage Auto (“Advantage Auto”).<sup>1</sup>

**Statement of Facts and Law**

The Consumer Credit Commissioner (“Commissioner”) may issue an injunctive order to enforce compliance with Chapters 342, 348, and 393 of the Texas Finance Code.<sup>2</sup> If a hearing is not timely requested, the injunctive order is considered final and becomes enforceable.<sup>3</sup> The Commissioner, after giving notice, may impose an administrative penalty for violation of the injunctive order, in an amount not to exceed \$1,000 for each day of violation.<sup>4</sup>

On June 10, 2016, the OCCC issued an Injunctive Order and Order of Restitution (the “Injunctive Order”) against Advantage Auto for violating Chapters 342, 348, and 393 of the Texas Finance Code by engaging in unlicensed activity under those chapters and by refusing to allow the OCCC to conduct an investigation of its business.<sup>5</sup> On June 13, 2016, the OCCC sent the Injunctive Order to Advantage Auto by regular mail and by certified mail, return receipt requested. The Injunctive Order required Advantage Auto to:

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<sup>1</sup> Tex. Fin. Code § 14.208.

<sup>2</sup> Tex. Fin. Code § 14.208(a).

<sup>3</sup> Tex. Fin. Code § 14.208(c).

<sup>4</sup> Tex. Fin. Code § 14.208(c).

<sup>5</sup> Exhibit A - OCCC Case No. L13-434, Injunctive Order and Order of Restitution, issued June 10, 2016.

- (1) cease and desist from advertising or engaging in transactions in which it agrees to accept the cash price of a motor vehicle in one or more deferred installments;
- (2) not collect payments on existing transactions or enter into new transactions that require a motor vehicle sales finance license under Chapter 348 of the Texas Finance Code;
- (3) cease and desist from obtaining for a consumer, or assisting a consumer in obtaining, an extension of consumer credit in the form of a deferred presentment transaction or a motor vehicle title loan;
- (4) not advertise or engage in any transaction requiring a license under Chapter 393 of the Texas Finance Code;
- (5) allow the OCCC to conduct a lawful investigation at its premises, including the inspection of records, books, accounts, papers, and correspondence;
- (6) make restitution of all unlawful charges, interest, and time price differential contracted for, charged, or received for all transactions occurring between September 28, 2012, and March 3, 2016;
- (7) no later than July 30, 2016, provide a list of all outstanding accounts, along with the outstanding balance and amount of the reduction provided, and a list of all closed accounts, along with the amounts refunded and copies of checks sent to affected customers; and
- (8) maintain complete and accurate records of the refunds.

The Injunctive Order notified Advantage Auto that it may be assessed an administrative penalty of up to \$1,000 per day for violating the Order. On May 8, 2017, the OCCC issued a Final Order upholding the Injunctive Order as final and enforceable.<sup>6</sup> On May 8, 2017, the OCCC sent the Final Order to Advantage Auto by regular mail and by certified mail, return receipt requested.

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<sup>6</sup> Exhibit B - OCCC Case No. L13-434, Final Order, issued May 8, 2017.

As of June 14, 2017, Advantage Auto has not ceased its unlicensed activity, allowed the OCCC to conduct an investigation, or provided proof of refunds and restitution, in violation of the Injunctive Order.

### **Penalty Amount**

The Commissioner has determined that an administrative penalty should be assessed against Advantage Auto for violating the Injunctive Order.<sup>7</sup> In determining the administrative penalty amount the Commissioner has considered the following factors:

- (1) the seriousness of the violation, including the nature, circumstances, extent, and gravity of the prohibited act;
- (2) the extent of actual or potential harm to a third party;
- (3) the history of violations;
- (4) the amount necessary to deter future violations;
- (5) efforts to correct the violation; and
- (6) any other matter that justice may require.

### **Order**

IT IS ORDERED that Tim McMahan d/b/a Advantage Auto be assessed an administrative penalty in the amount of **Thirty Four Thousand Dollars (\$34,000.00)**. This penalty amount is calculated as \$1,000 per day for each of the 34 days between May 11, 2017 and June 14, 2017 that Advantage Auto violated the Injunctive Order and Order of Restitution, issued on June 10, 2016. Advantage Auto has a right to judicial review of this Order.

### **Response and Right to Request Hearing**

You have the right to request a hearing regarding this Order. Your request must be made in writing and sent to the OCCC not later than 30 days after you receive this Order. You must send your request to:

OCCC - Eamon Briggs  
2601 N. Lamar Blvd.  
Austin, Texas 78705

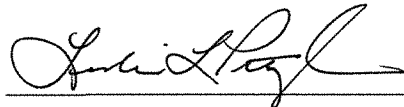
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<sup>7</sup> See Tex. Fin. Code § 14.208(c).

If you request a hearing, a hearing on this matter will be set and conducted in accordance with Chapter 2001 of the Texas Government Code. If you fail to request a hearing by the deadline, this Order will be considered final and enforceable. The Commissioner on relation of the attorney general may institute in district court a suit for injunctive relief and to collect an administrative penalty.<sup>9</sup>

All communications with the OCCC concerning this matter must be through Eamon Briggs, Assistant General Counsel, who may be contacted by mail at 2601 N. Lamar Blvd., Austin, Texas 78705, by telephone at (512) 936-7659, or by email to eamon.briggs@occc.texas.gov.

Signed this 16<sup>th</sup> day of June, 2017.



Leslie L. Pettijohn  
Consumer Credit Commissioner  
State of Texas

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<sup>9</sup> Tex. Fin. Code § 14.208(c).



# EXHIBIT A

OCCC Case No. L13-434

Injunctive Order and Order of Restitution



OCCC CASE NO. L13-434

IN THE MATTER OF:

TIM McMAHAN  
d/b/a ADVANTAGE AUTO  
6401 N. NAVARRO STREET  
VICTORIA, TEXAS 77904

§ BEFORE THE  
§  
§ OFFICE OF CONSUMER  
§  
§ CREDIT COMMISSIONER  
§  
§ STATE OF TEXAS

INJUNCTIVE ORDER AND ORDER OF RESTITUTION

The Office of Consumer Credit Commissioner ("OCCC") issues this Injunctive Order and Order of Restitution against Tim McMahan d/b/a Advantage Auto ("Advantage Auto").<sup>1</sup>

**Statement of Facts and Law**

A person must hold a regulated loan license to engage in the business of making, transacting, or negotiating loans regulated under Chapter 342.<sup>2</sup> A consumer loan is regulated under Chapter 342 of the Texas Finance Code if the loan provides for interest in excess of 10 percent a year.<sup>3</sup>

A motor vehicle sales finance license is required to act as a holder of a motor vehicle retail installment contract.<sup>4</sup> A holder is a person who operates as a retail seller or holds and collects on a contract in which the person agrees to accept the cash price of a motor vehicle in one or more deferred installments.<sup>5</sup>

A credit services organization must obtain a license to operate a credit access business.<sup>6</sup> A credit access business is a credit services organization that obtains for a consumer or assists a consumer in obtaining an extension of consumer credit in the form of a deferred presentment transaction or a motor vehicle title loan.<sup>7</sup>

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<sup>1</sup> Tex. Fin. Code §§ 14.208, 14.253, 14.254.

<sup>2</sup> Tex. Fin. Code § 342.051.

<sup>3</sup> Tex. Fin. Code § 342.005.

<sup>4</sup> Tex. Fin. Code § 348.501.

<sup>5</sup> Tex. Fin. Code § 348.001(3), (7), (8).

<sup>6</sup> Tex. Fin. Code § 393.602, 393.603.

<sup>7</sup> Tex. Fin. Code §§ 393.601(2), 393.602.

On receipt of a written complaint or other reasonable cause to believe that a person is violating Chapters 342, 348, or 393, the Consumer Credit Commissioner ("Commissioner") may require the person to furnish information regarding a specific loan, retail transaction, or business practice to which the violation relates.<sup>8</sup> If a person fails to furnish the information requested by the Commissioner, the Commissioner may conduct an investigation to determine whether a violation exists.<sup>9</sup>

The Commissioner may investigate the records, including books, accounts, papers, and correspondence, of a person who the Commissioner has reasonable cause to believe is violating Chapters 342 or 348, regardless of whether the person claims to not be subject to Chapters 342 or 348.<sup>10</sup>

In May 2012, in response to a consumer complaint against Advantage Auto, the OCCC initiated an investigation against Advantage Auto. An OCCC field examiner attempted to obtain information from Tim McMahan, owner, but Mr. McMahan refused to cooperate with the examiner. The examiner obtained a business card from an employee and a photograph of Advantage Auto's sign. The business card indicated that Advantage Auto sells motor vehicles and also provides payday loans and title loans. In the photograph, Advantage Auto's sign reads, "CASH FOR CAR TITLE," and "WE FINANCE."

On September 28, 2012, the OCCC sent a letter to Mr. McMahan, informing him that he may be operating in violation of the Texas Finance Code by conducting regulated transactions without the required licensure from the OCCC. The OCCC requested transaction records and other documents from Mr. McMahan but he failed to produce the requested information.

On March 3, 2016, the OCCC sent an examiner to conduct a drive by viewing of Advantage Auto to determine if unlicensed activity may still be occurring. The examiner obtained a photograph of its sign, which read, "CASH FOR CAR TITLE," "WE FINANCE," and "EASY PAYMENTS." Advantage Auto's signage indicates the availability of motor vehicles sales financing and the availability of or assistance in obtaining motor vehicle title loans, which requires one or more licenses under Chapters 342, 348, and 393 of the Texas Finance Code.

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<sup>8</sup> Tex. Fin. Code § 14.202.

<sup>9</sup> Tex. Fin. Code § 14.202.

<sup>10</sup> Tex. Fin. Code §§ 342.553, 348.515.

Advantage Auto has not obtained a license from the OCCC to operate as a motor vehicle sales finance dealer under Chapter 348 of the Texas Finance Code. Advantage Auto operates as a retail seller by holding and collecting on contracts in which it agrees to accept the cash price of motor vehicles in one or more installments, in violation of Section 348.501 of the Texas Finance Code. Additionally, Advantage Auto refused to allow the OCCC to conduct an investigation of its business, in violation of Section 348.515 of the Texas Finance Code.

Advantage Auto has not obtained a license from the OCCC to operate as a credit access business under Chapter 393 of the Texas Finance Code. Advantage Auto assists consumers in obtaining extensions of credit in the form of motor vehicle title loans, in violation of Section 393.603 of the Texas Finance Code.

Advantage Auto appears to be making motor vehicle title loans directly to consumers, in violation of Chapter 342 of the Texas Finance Code. Advantage Auto refused to allow the OCCC to conduct a lawful investigation of its business, in violation of Section 342.553 of the Texas Finance Code.

Section 14.208 of the Texas Finance Code authorizes the Commissioner to issue an order to cease and desist, to take affirmative action, or both, to enforce compliance with Chapters 342, 348, and 393 of the Texas Finance Code.<sup>11</sup> Additionally, the Commissioner may order a person who violates Chapters 342, 348, or 393 to make restitution to an identifiable person injured by the violation.<sup>12</sup>

The Commissioner has reasonable cause to believe that Advantage Auto is violating and will continue to violate Chapters 342, 348, and 393 unless Advantage Auto is ordered to cease and desist from engaging in activity requiring a license to operate as a regulated lender, a motor vehicle sales finance dealer, or as a credit access business. The Commissioner also has reasonable cause to believe that Advantage Auto will continue to violate Chapters 342, 348, and 393 unless Advantage Auto is ordered to take affirmative action to comply Chapters 342, 348, and 393.

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<sup>11</sup> Tex. Fin. Code § 14.208.

<sup>12</sup> Tex. Fin. Code § 14.251(b).

## Order

IT IS ORDERED that Advantage Auto cease and desist from advertising or engaging in transactions in which Advantage Auto agrees to accept the cash price of a motor vehicle in one or more deferred installments. Advantage Auto may not continue collecting payments on existing transactions or enter into new transactions that require a motor vehicle sales finance license under Chapter 348 of the Texas Finance Code.

IT IS FURTHER ORDERED that Advantage Auto shall cease and desist from advertising or engaging in transactions in which Advantage Auto agrees to accept the cash price of a motor vehicle in one or more deferred installments. Advantage Auto may not continue collecting payments on existing transactions or enter into new transactions that require a motor vehicle sales finance license under Chapter 348 of the Texas Finance Code.

IT IS FURTHER ORDERED that Advantage Auto shall cease and desist from obtaining for a consumer, or assisting a consumer in obtaining, an extension of consumer credit in the form of a deferred presentment transaction or a motor vehicle title loan. This order prohibits Advantage Auto from advertising or engaging in any transaction requiring a license under Chapter 393 of the Texas Finance Code.

IT IS FURTHER ORDERED that Advantage Auto shall allow the OCCC to conduct a lawful investigation at its premises, including the inspection of records, books, accounts, papers, and correspondence, as provided under Sections 342.553 and 348.515 of the Texas Finance Code.

IT IS FURTHER ORDERED that Advantage Auto shall make restitution of all unlawful charges, interest, and time price differential contracted for, charged, or received for all transactions occurring between September 28, 2012, and March 3, 2016.<sup>13</sup>

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<sup>13</sup> See Tex. Fin. Code § 14.251(b).

IT IS FURTHER ORDERED that no later than **July 30, 2016**, Advantage Auto must provide a list of all outstanding accounts, along with the outstanding balance and amount of the reduction provided, and a list of all closed accounts, along with the amounts refunded and copies of checks sent to affected customers. Advantage Auto must also maintain complete and accurate records of the refunds.<sup>14</sup>

### **Administrative Penalty**

Advantage Auto may be assessed an administrative penalty of up to \$1,000 per day if it violates this Order.<sup>15</sup>

### **Right to Request Hearing**

Advantage Auto has a right to request a hearing regarding this Order.<sup>16</sup> Advantage Auto's request must be made in writing and sent to the OCCC not later than 30 days after it receives this Order. The request must be sent to:

Eamon Briggs  
Office of Consumer Credit Commissioner  
2601 N. Lamar Blvd.  
Austin, Texas 78705

If Advantage Auto requests a hearing, a hearing on this matter will be set and conducted in accordance with Chapter 2001 of the Texas Government Code.<sup>17</sup> **If Advantage Auto submits a written request for a hearing or fail to respond to this notice, a hearing will be set on this matter in accordance with Chapter 2001 of the Texas Government Code.**<sup>18</sup>

All communications with the OCCC concerning this matter must be through Eamon Briggs, Assistant General Counsel, who may be contacted by mail at 2601 N. Lamar Blvd., Austin, Texas 78705, by telephone at (512) 936-7659, or by email to [eamon.briggs@occc.texas.gov](mailto:eamon.briggs@occc.texas.gov).

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<sup>14</sup> See 7 Tex. Admin. Code § 84.704(b), (g).

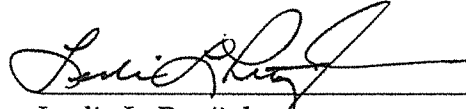
<sup>15</sup> Tex. Fin. Code § 14.208(c).

<sup>16</sup> Tex. Fin. Code §§ 14.208(b), 14.256.

<sup>17</sup> Tex. Fin. Code § 14.208(b).

<sup>18</sup> Tex. Fin. Code §§ 14.257, 14.260.

Signed this 10<sup>th</sup> day of June, 2016.



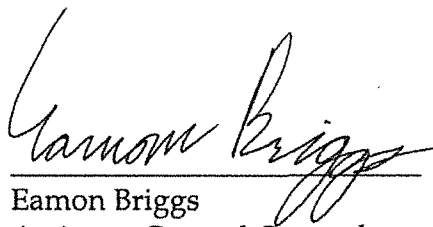
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Leslie L. Pettijohn  
Consumer Credit Commissioner  
State of Texas

CERTIFICATE OF SERVICE

I certify that on June 13, 2016, a true and correct copy of this Injunctive Order and Order of Restitution has been sent to Tim McMahan d/b/a Advantage Auto by regular mail and certified mail, return receipt requested, at:

Tim McMahan 91 7199 9991 7036 9780 3984  
d/b/a Advantage Auto  
6401 N. Navarro Street  
Victoria, Texas 77904



Eamon Briggs  
Assistant General Counsel  
Office of Consumer Credit Commissioner  
State Bar No. 24075718  
2601 North Lamar Blvd.  
Austin, Texas 78705  
(512) 936-7659  
(512) 936-7610 (fax)  
eamon.briggs@occc.texas.gov

# **EXHIBIT B**

OCCC Case No. L13-434

Final Order



SOAH DOCKET NO. 466-17-2021

OCCC CASE NO. L13-434

IN THE MATTER OF:	§	BEFORE THE
	§	
	§	OFFICE OF CONSUMER
TIM McMAHAN	§	
d/b/a ADVANTAGE AUTO	§	CREDIT COMMISSIONER
6401 N. NAVARRO STREET	§	
VICTORIA, TEXAS 77904	§	STATE OF TEXAS

FINAL ORDER

On February 14, 2017, the Office of Consumer Credit Commissioner ("OCCC") held a hearing in the above-styled matter on whether the Injunctive Order and Order of Restitution issued on June 10, 2016, against Tim McMahan d/b/a Advantage Auto ("Advantage Auto") should become final. Advantage Auto did not appear at the hearing. Therefore, the Consumer Credit Commissioner ("Commissioner") issues this Final Order by default pursuant to Section 2001.056 of the Texas Government Code.

Findings of Fact

1. In May 2012, the OCCC initiated an investigation against Advantage Auto in response to a consumer complaint.
2. An OCCC field examiner attempted to obtain information from Tim McMahan, the owner of Advantage Auto. Tim McMahan refused to cooperate with the examiner.
3. The examiner obtained a business card from an employee and a photograph of Advantage Auto's sign. The business card indicates that Advantage Auto sells motor vehicles and provides payday loans and title loans. In the photograph, Advantage Auto's sign advertises "CASH FOR CAR TITLE," and "WE FINANCE."
4. On September 28, 2012, the OCCC sent a letter to Tim McMahan, informing him that he may be operating in violation of the Texas Finance

Code by conducting regulated transactions without the required licenses from the OCCC.

5. The OCCC requested transaction records and other documents from Tim McMahan. Tim McMahan did not provide any of the requested information.
6. On March 3, 2016, the OCCC sent an examiner to conduct a drive by viewing of Advantage Auto to determine if unlicensed activity may still be occurring.
7. The examiner obtained a photograph of Advantage Auto's sign. The sign advertises "CASH FOR CAR TITLE," "WE FINANCE," and "EASY PAYMENTS."
8. Advantage Auto's sign indicates the availability of motor vehicles sales financing. The sign also indicates the availability of or assistance in obtaining motor vehicle title loans.
9. Advantage Auto does not hold a regulated loan license and refused to allow the OCCC to conduct an investigation to determine its compliance with Chapter 342.
10. Advantage Auto does not hold a motor vehicle sales finance license and refused to allow the OCCC to conduct an investigation of its business to determine its compliance with Chapter 348.
11. Advantage Auto does not hold a credit access business license.
12. On June 10, 2016, the Commissioner issued an Injunctive Order and Order of Restitution against Advantage Auto. The order sated that a hearing would be set on the matter if Advantage Auto submitted a written request for a hearing or failed to respond.
13. Advantage Auto did not submit a written request for a hearing and did not respond to the Injunctive Order and Order of Restitution.

14. On January 18, 2017, the OCCC issued an Amended Notice of Hearing to Advantage Auto. The notice was sent to Tim McMahan at Advantage Auto's business location.
15. The notice informed Advantage Auto of the time, place, and nature of the hearing; the legal authority and jurisdiction under which the hearing would be held; the particular sections of the statutes and rules involved; and the matters asserted.
16. The notice contained the following language in at least 12-point, boldface type: "If you fail to appear at the hearing, the factual allegations listed in this notice could be deemed admitted, and the relief sought in the notice might be granted by default against you."
17. The hearing was held before Administrative Law Judge Gary Elkins on February 14, 2017, at the State Office of Administrative Hearings, William P. Clements State Office Building, 300 West 15th Street, Fourth Floor, Austin, Texas.
18. The OCCC appeared and was represented by Eamon Briggs, Assistant General Counsel. Advantage Auto did not appear at the hearing.
19. At the hearing, the Administrative Law Judge deemed admitted the OCCC's allegations contained in the notice of hearing and granted its motion for default.
20. On February 21, 2017, Administrative Law Judge, Gary Elkins, issued Order No. 1 Dismissing Case in SOAH Docket No. 466-17-2021; Office of Consumer Credit Commissioner v. Tim McMahan d/b/a Advantage Auto.
21. On February 22, 2017, Administrative Law Judge, Gary Elkins issued Order No. 2 Withdrawing Order No. 1, Conditionally Dismissing Case, and Conditionally Remanding to Office of Consumer Credit Commissioner.
22. Order No. 2 informed Advantage Auto that, should it wish to have the default dismissal and remand set aside under 1 TAC § 155.501(e), it shall

file an adequate motion to set aside the order no later than 15 days from the date the order was issued.

23. Advantage Auto did not timely file a motion to set aside the order.

#### Conclusions of Law

1. The OCCC has jurisdiction and authority to issue an order to cease and desist, to take affirmative action, or both, to enforce compliance with Chapters 342, 348, and 393 of the Texas Finance Code. Tex. Fin. Code § 14.208.
2. The OCCC has jurisdiction and authority to order a person who violated Chapters 342, 348, or 393 to make restitution to an identifiable person injured by the violation. Tex. Fin. Code § 14.251(b).
3. Adequate notice of the hearing was provided to Advantage Auto. Tex. Gov't Code §§ 2001.051, 2001.052; 1 Tex. Admin. Code § 155.501.
4. Advantage Auto made and collected loans with interest rates of more than 10 percent a year without a regulated loan license, in violation of Section 342.051(a) of the Texas Finance Code.
5. Advantage Auto holds and collects on contracts in which it agrees to accept the cash price of motor vehicles in one or more deferred installments without a motor vehicle sales finance license, in violation of Section 348.501 of the Texas Finance Code.
6. Advantage Auto refused to allow the OCCC to conduct an investigation to determine its compliance with Chapters 342 and 348, in violation of Sections 342.553 and 348.515 of the Texas Finance Code.
7. Advantage Auto assists consumers in obtaining extensions of credit in the form of motor vehicle title loans without a credit access business license, in violation of Section 393.603 of the Texas Finance Code.
8. The findings of fact set forth above were alleged in the Amended Notice of Hearing.

9. The OCCC's factual allegations in the Amended Notice of Hearing are deemed admitted as true pursuant Title 1, Section 155.501(a) of the Texas Administrative Code.

**Order**

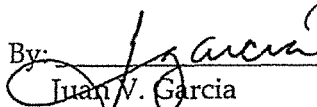
After review and due consideration, I hereby adopt the above-stated findings of fact and conclusions of law. All requested findings of fact and conclusions of law that are not specifically adopted in this Order are denied.

IT IS ORDERED that the Injunctive Order and Order of Restitution issued on June 10, 2016, against Tim McMahan d/b/a Advantage Auto is FINAL and ENFORCEABLE.

SIGNED and ENTERED this 8<sup>th</sup> day of May, 2017.

LESLIE L. PETTIJOHN  
CONSUMER CREDIT COMMISSIONER

By: \_\_\_\_\_

  
Juan V. Garcia  
Consumer Credit Commissioner  
Delegation Order of March 4, 2015

CERTIFICATE OF SERVICE

I certify that on May 8, 2017, a true and correct copy of this Final Order has been sent to Tim McMahan d/b/a Advantage Auto by:

Tim McMahan  
d/b/a Advantage Auto  
6401 N. Navarro Street  
Victoria, Texas 77904

hand-delivery

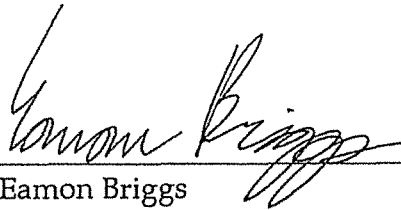
facsimile

electronic mail

regular mail

certified mail, return receipt  
requested

91 7199 9991 7031 6340 5063



Eamon Briggs  
Assistant General Counsel  
Office of Consumer Credit Commissioner  
State Bar No. 24075718  
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Austin, Texas 78705  
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eamon.briggs@occc.texas.gov