

OCCC CASE NO. L19-00301

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO. 1800062324	§	OFFICE OF CONSUMER
HAROLD CONNER	§	
D/B/A G & B SALES	§	CREDIT COMMISSIONER
6436 BRENTWOOD STAIR RD.	§	
FORT WORTH, TX 76112	§	STATE OF TEXAS

**AGREED ORDER**

The Office of Consumer Credit Commissioner (“OCCC”) issues this Agreed Order against Harold Conner d/b/a G & B Sales (“G&B Sales”) based on the violations of law described below.<sup>1</sup>

**Statement of Facts and Law**

A motor vehicle sales finance license is required to act as a holder of a motor vehicle retail installment contract.<sup>2</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>3</sup>

On January 10, 2019, G & B Sales submitted an application for a motor vehicle sales finance license under master file number 1800062324. The OCCC has not issued a license to G & B Sales. G & B Sales’ compliance officer is Angela Minneweather.

Beginning January 30, 2019, G & B Sales engaged in activity requiring a license by entering six motor vehicle retail installment contracts. G & B Sales accepted 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.

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<sup>1</sup> Tex. Fin. Code §§ 14.208, 14.251.

<sup>2</sup> Tex. Fin. Code § 348.501.

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

## Order & Agreement

By signing below, G & B Sales waives all rights to any hearing or appeal, agrees to pay the administrative penalty and make the restitution as identified below, and otherwise agrees to comply with this Order and Texas law.

IT IS ORDERED that Harold Conner d/b/a G & B Sales:

1. No later than August 16, 2019, pay an administrative penalty of **Six Hundred Dollars (\$600.00)** to the Office of Consumer Credit Commissioner.
2. No later than August 16, 2019, identify all motor vehicle retail installment transactions that you entered without a license and refund the retail buyer any finance charges that you collected or that remain collectible.
3. No later than August 16, 2019, provide the OCCC with a spreadsheet of all transactions you identified and all buyers that you gave a refund. This list must include the buyer's name, account number, transaction date, amount financed, amount of finance charges, and refund amount.
4. Keep a copy of each customer's refund check or payment history showing an account credit until the later of your first examination or the required retention period.<sup>4</sup> During your first examination the OCCC will confirm that all refunds listed in the spreadsheet have been made.

Signed this 30 day of July, 2019.

/s/ Leslie L. Pettijohn

Leslie L. Pettijohn  
Consumer Credit Commissioner  
State of Texas

**AGREED:**

Harold Conner d/b/a G & B Sales

/s/ Harold Conner

Harold Conner, Owner  
*(signed electronically with permission)*

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<sup>4</sup> See 7 Tex. Admin. Code § 84.704(b), (g).

**CERTIFICATE OF SERVICE**

I certify that on July 30, 2019, a true and correct copy of this Agreed Order has been sent to Harold Conner d/b/a G & B Sales by the following methods:

Harold Conner  
d/b/a G & B Sales  
Attn: Harold Conner  
6436 Brentwood Stair Rd.  
Ft. Worth, Texas 76112  
gnbsales18@gmail.com

- hand-delivery
- facsimile
- electronic mail
- regular mail
- certified mail, return receipt requested  
# 91 7199 9991 7038 3510 6649

Harold Conner  
d/b/a G & B Sales  
Attn: Angela Minneweather  
Compliance Officer and  
Registered Agent  
7112 Welshman Drive  
Ft. Worth, Texas 76137  
gnbsales18@gmail.com

- hand-delivery
- facsimile
- electronic mail
- regular mail
- certified mail, return receipt requested  
# 91 7199 9991 7038 3510 6632

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