

OCCC CASE NO. L21-00223

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO. 5815	§	OFFICE OF CONSUMER
ANGELA DAFFERN d/b/a	§	
CARS PLUS	§	CREDIT COMMISSIONER
506 S. GREER BLVD.	§	
PITTSBURG, TX 75686	§	STATE OF TEXAS

AGREED ORDER

The Office of Consumer Credit Commissioner (“OCCC”) issues this Agreed Order against Angela Daffern d/b/a Cars Plus (“Cars Plus”) based on the violations of law described below.¹

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.² 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.³

Cars Plus is a motor vehicle dealer that does not currently hold a license with the OCCC. On May 28, 2003, the OCCC granted Cars Plus a motor vehicle sales finance license under master file number 5815, license number 37274. That license was cancelled on October 31, 2020. On May 26, 2021, Cars Plus submitted a new motor vehicle sales finance license application under application ID 72607. Cars Plus is located at 506 S. Greer Blvd. in Pittsburg, TX 75686. Cars Plus’s compliance officer is Angela Daffern.

Beginning November 1st, 2020, Cars Plus engaged in activity requiring a license by entering 16 motor vehicle retail installment contracts. Cars Plus accepted the cash price of a vehicle in one or more deferred installments without a motor vehicle sales finance license, in violation of Section 348.501 of the Texas Finance Code.

¹ Tex. Fin. Code §§ 14.208, 14.251.

² Tex. Fin. Code § 348.501.

³ Tex. Fin. Code § 348.001(3), (7), (8).

Order & Agreement

By signing below, Cars Plus 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 Angela Daffern d/b/a Cars Plus:

1. No later than **October 15, 2021**, pay an administrative penalty of **One Thousand Six Hundred Dollars (\$1,600.00)** to the Office of Consumer Credit Commissioner.
2. No later than **October 15, 2021**, 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 **October 15, 2021**, 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.⁴ During your first examination the OCCC will confirm that all refunds listed in the spreadsheet have been made.

Signed this 17th day of September, 2021.

/s/ Leslie Pettijohn
Leslie Pettijohn
Consumer Credit Commissioner
State of Texas

AGREED:

Angela Daffern d/b/a Cars Plus

/s/ Angela Daffern
Angela Daffern, Owner
(signed electronically with permission)

⁴ See 7 Tex. Admin. Code § 84.704(b), (g).

CERTIFICATE OF SERVICE

I certify that on September 17, 2021, a true and correct copy of this Agreed Order has been sent to Angela Daffern d/b/a Cars Plus by the following methods:

Angela Daffern d/b/a Cars Plus
Attn: Angela Daffern, Compliance Officer
506 S. Greer Blvd.
Pittsburg, Texas 75686
carsplustx@gmail.com

- hand-delivery
- facsimile
- electronic mail
- regular mail
- certified mail, return receipt requested
#

Angela Daffern d/b/a Cars Plus
Attn: Angela Daffern, Registered Agent
957 CR 2600
Mt. Pleasant, Texas 75455
carsplustx@gmail.com

- hand-delivery
- facsimile
- electronic mail
- regular mail
- certified mail, return receipt requested
#

/s/Audrey Spalding
Audrey Spalding
Assistant General Counsel
Office of Consumer Credit
Commissioner
State Bar No. 24111055
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