

**MINUTES OF THE MEETING
OF THE
LOUISIANA MOTOR VEHICLE COMMISSION
MOTOR VEHICLE SALES FINANCE DIVISION
3519 12th Street
Metairie, Louisiana 70002
Monday, November 14, 2011**

The meeting was called to order at 11:15 a.m. by Chairman Raymond J. Brandt.

Present were:

Chairman Raymond J. Brandt	Commissioner Troy J. Duhon
Commissioner V. Price LeBlanc, Jr.	Commissioner Brian C. Bent
Commissioner John W. Timmons	Commissioner Thad J. Ryan, III s
Commissioner Joseph W. "Bill" Westbrook	Commissioner Maurice C. Guidry
Commissioner Don P. Hargroder	Commissioner Donna S. Corley
Commissioner Alexis D. Hocevar	

L. A. House, Executive Director
Adrian F. LaPeyronnie, III, Counselor
Gregory F. Reggie, Counselor
Burgess E. McCranie, Jr., Counselor

Absent were:

Commissioner John B. Fabre	Commissioner James C. "Jim" Hick
Commissioner Philip E. Tarver	

Also, in attendance were: Commission staff: Ingya Cattle, Assistant Executive Director; Art Quick, Administrative Supervisor; Administrative Coordinators, Sylvia Schwarz and Stacey Broussard; and Commission Investigators, Perry Sponge, Joel Aguillard, Amy Lawson, and Wayne Lee.

The Executive Director advised the Commission Members a pre-hearing had been on September 12, 2011, pursuant to LSA-R.S. 49:961C, regarding Hearing #2011-063, N. O. Wholesale, LLC, 301 David Drive, Metairie, Louisiana 70003, for alleged violations of LSA-R.S. 6:969.3.B. Exclusions; LSA-R.S. 6:969.35.A.(1) Authority to make consumer loans; assignees; authority to issue debt waiver or debt forgiveness agreements; and Louisiana Administrative Code Title 46. Part V. Subpart 1. Chapter 7. Advertising §713A.2a. Untrue Claims. In attendance representing N. O. Wholesale, LLC was Kyle Moody, Owner; and representing the Commission were: Chairman Raymond Brandt; Counselor Burgess McCranie; Assistant Executive Director, Ingya Cattle; Commissioner Investigator Perry Sponge; and the Executive Director. The Executive Director advised the Commission Members the following Consent Judgment had been recommended by Chairman Brandt and accepted by the representatives of N. O. Wholesale, LLC, if accepted and ratified by the Commission. Commissioner Hargroder made a motion to accept and ratify the Consent Judgment in this matter. Commissioner Guidry seconded this motion and it was unanimously approved.

IN RE:

Hearing #2011-063

**N. O. Wholesale, LLC
301 David Drive
Metairie, Louisiana 70003**

Alleged violations of LSA-R.S. 6:969.3.B. Exclusions; LSA-R.S. 6:969.35.A.(1) Authority to make consumer loans; assignees; authority to issue debt waiver or debt forgiveness agreements; and Louisiana Administrative Code Title 46. Part V. Subpart 1. Chapter 7. Advertising §713A.2a. Untrue Claims

CONSENT JUDGMENT

After considering the entire record in this matter and the interest of the parties in amicably resolving it, the parties have consented to a judgment in favor of the Louisiana Motor Vehicle Commission based upon alleged violations by N. O. Wholesale, LLC of LSA-R.S. 6:969.3.B. Exclusions; LSA-R.S. 6:969.35.A.(1) Authority to make consumer loans; assignees;

authority to issue debt waiver or debt forgiveness agreements; and Louisiana Administrative Code Title 46. Part V. Subpart 1. Chapter 7. Advertising §713A.2a. Untrue Claims. Therefore, based on the parties' mutual consent;

IT IS ORDERED, ADJUDGED, AND DECREED that N. O. Wholesale, LLC, 301 David Drive, Metairie, Louisiana 70003, in complete satisfaction of all above-referenced violations, pay a fine to the Louisiana Motor Vehicle Commission in the amount of TEN THOUSAND (\$10,000.00) DOLLARS.

IT IS FURTHER ORDERED, ADJUDGED, AND DECREED that FIVE THOUSAND (\$5,000.00) DOLLARS of the fine be suspended conditioned upon N. O. Wholesale, LLC, 301 David Drive, Metairie, Louisiana 70003, being placed on ONE (1) YEAR probation beginning the date this Consent Judgment is rendered and signed and adhering to all Rules and Regulations of this Commission and Louisiana laws applicable to this Commission during the probationary period. In the event of a violation during the probationary period, the suspended portion of the fine shall become due and payable in full.

IT IS FURTHER ORDERED, ADJUDGED, AND DECREED that N. O. Wholesale, LLC, 301 David Drive, Metairie, Louisiana 70003, pay the cost of the pre-hearing conference to the Louisiana Motor Vehicle Commission in the amount of THREE HUNDRED (\$300.00) DOLLARS.

JUDGMENT RENDERED AND SIGNED this 14th day of November, 2011.

Chairman Raymond J. Brandt
LOUISIANA MOTOR VEHICLE COMMISSION

AGREED:

N. O. WHOLESAL, LLC

By: _____

LOUISIANA MOTOR VEHICLE COMMISSION

By: _____
Burgess E. McCranie, Jr., Esq.

The Executive Director advised the Commission Members a pre-hearing had been on September 12, 2011, pursuant to LSA-R.S. 49:961C, regarding Hearing #2011-080, Moore and Moore Visions LLC DBA Moore Motors, 13503 Florida Boulevard, Baton Rouge, Louisiana 70815, for alleged violations of LSA-R.S. 6:969.3.B. Exclusions; LSA-R.S. 6:969.35.A.(1) Authority to make consumer loans; assignees; authority to issue debt waiver or debt forgiveness agreements; and Louisiana Administrative Code Title 46. Part V. Subpart 1. Chapter 7. Advertising §713A.2a. Untrue Claims. In attendance representing Moore and Moore Visions LLC DBA Moore Motors was Richard Moore, Owner; and representing the Commission were: Chairman Raymond Brandt; Counselor Burgess McCranie; Assistant Executive Director, Ingya Cattle; Commissioner Investigator Perry Sponge; and the Executive Director. The Executive Director advised the Commission Members the following Consent Judgment had been recommended by Chairman Brandt and accepted by the representatives of Moore and Moore Visions LLC DBA Moore Motors, if accepted and ratified by the Commission. Commissioner Duhon made a motion to accept and ratify the Consent Judgment in this matter. Commissioner Hargroder seconded this motion and it was unanimously approved.

IN RE:

Hearing #2011-080

Moore and Moore Visions LLC
DBA Moore Motors
13503 Florida Boulevard
Baton Rouge, Louisiana 70815

Alleged violations of LSA-R.S. 6:969.3.B. Exclusions; LSA-R.S. 6:969.35.A.(1) Authority to make consumer loans; assignees; authority to issue debt waiver or debt forgiveness agreements; and Louisiana Administrative Code Title 46. Part V. Subpart 1. Chapter 7. Advertising §713A.2a. Untrue Claims

CONSENT JUDGMENT

After considering the entire record in this matter and the interest of the parties in amicably resolving it, the parties have consented to a judgment in favor of the Louisiana Motor Vehicle Commission based upon alleged violations by Moore and Moore Visions LLC DBA Moore Motors of LSA-R.S. 6:969.3.B. Exclusions; LSA-R.S. 6:969.35.A.(1) Authority to make consumer loans; assignees; authority to issue debt waiver or debt forgiveness agreements; and Louisiana Administrative Code Title 46. Part V. Subpart 1. Chapter 7. Advertising §713A.2a. Untrue Claims. Therefore, based on the parties' mutual consent;

IT IS ORDERED, ADJUDGED, AND DECREED that Moore and Moore Visions LLC DBA Moore Motors, 13503 Florida Boulevard, Baton Rouge, Louisiana 70815, in complete satisfaction of all above-referenced violations, pay a fine to the Louisiana Motor Vehicle Commission in the amount of TEN THOUSAND (\$10,000.00) DOLLARS.

IT IS FURTHER ORDERED, ADJUDGED, AND DECREED that FIVE THOUSAND (\$5,000.00) DOLLARS of the fine be suspended conditioned upon Moore and Moore Visions LLC DBA Moore Motors, 13503 Florida Boulevard, Baton Rouge, Louisiana 70815, being placed on ONE (1) YEAR probation beginning the date this Consent Judgment is rendered and signed and adhering to all Rules and Regulations of this Commission and Louisiana laws applicable to this Commission during the probationary period. In the event of a violation during the probationary period, the suspended portion of the fine shall become due and payable in full.

IT IS FURTHER ORDERED, ADJUDGED, AND DECREED that Moore and Moore Visions LLC DBA Moore Motors, 13503 Florida Boulevard, Baton Rouge, Louisiana 70815, pay the cost of the pre-hearing conference to the Louisiana Motor Vehicle Commission in the amount of THREE HUNDRED (\$300.00) DOLLARS.

JUDGMENT RENDERED AND SIGNED this 14th day of November, 2011.

Chairman Raymond J. Brandt
LOUISIANA MOTOR VEHICLE COMMISSION

AGREED:

MOORE AND MOORE VISIONS LLC
DBA MOORE MOTORS

By: _____

LOUISIANA MOTOR VEHICLE COMMISSION

By: _____
 Burgess E. McCranie, Jr., Esq.

Chairman Brandt called for a reading of the minutes of the September 12, 2011 meeting. Commissioner Hocevar made a motion to accept the minutes as read. Commissioner Duhon seconded this motion and it was unanimously approved.

The Executive Director was directed to include in these minutes the following excerpt from the Louisiana Motor Vehicle Commission meeting immediately preceding this meeting.

“Chairman Brandt asked for a review of the September and October financial statements of the Louisiana Motor Vehicle Commission, Motor Vehicle Sales Finance Division, copies of which were before each Commission Member. Commissioner Hocevar made a motion to accept the September and October financial statements as presented and incorporate into these minutes. This motion was seconded by Commissioner Hargroder and it was unanimously approved.”

Chairman Brandt called for a review of the motor vehicle sales finance license issued:

<u>SALES FINANCE COMPANY</u>	<u>CITY</u>	<u>LIC. #</u>
Harbor Loans of Oakdale, LLC	Oakdale, Louisiana	#SF-2011-00895

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Westbrook made a motion to ratify the motor vehicle sales finance license issued, #SF-2011-00895. Commissioner Ryan seconded this motion and it was unanimously approved.

<u>SALES FINANCE COMPANY</u>	<u>CITY</u>	<u>LIC. #</u>
Delta Financial Services of Broussard, Inc.	Broussard, Louisiana	#SF-2011-00897

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Guidry made a motion to ratify the motor vehicle sales finance license issued, #SF-2011-00897. Commissioner Hargroder seconded this motion and it was unanimously approved.

<u>SALES FINANCE COMPANY</u>	<u>CITY</u>	<u>LIC. #</u>
1st Franklin Financial Corporation (Georgia)	Thibodaux, Louisiana	#SF-2011-00898

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Guidry made a motion to ratify the motor vehicle sales finance license issued, #SF-2011-00898. Commissioner Duhon seconded this motion and it was unanimously approved.

<u>SALES FINANCE COMPANY</u>	<u>CITY</u>	<u>LIC. #</u>
Ruston Used Cars LLC	Ruston, Louisiana	#SF-2011-00901

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Westbrook made a motion to ratify the motor vehicle sales finance license issued, #SF-2011-00901. Commissioner Ryan seconded this motion and it was unanimously approved.

<u>SALES FINANCE COMPANY</u>	<u>CITY</u>	<u>LIC. #</u>
Republic Finance, LLC	Bossier City, Louisiana	#SF-2011-00905

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Ryan made a motion to ratify the motor vehicle sales finance license issued, #SF-2011-00905. Commissioner Corley seconded this motion and it was unanimously approved.

<u>SALES FINANCE COMPANY</u>	<u>CITY</u>	<u>LIC. #</u>
Moore and Moore Visions LLC DBA Moore Motors	Baton Rouge, Louisiana	#SF-2011-00907

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Timmons made a motion to ratify the motor vehicle sales finance license issued, #SF-2011-00907. Commissioner LeBlanc seconded this motion and it was unanimously approved.

<u>SALES FINANCE COMPANY</u>	<u>CITY</u>	<u>LIC. #</u>
J & J Auto Sales and Collision Repair, LLC	Tickfaw, Louisiana	#SF-2011-00908

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Westbrook made a motion to ratify the motor vehicle sales finance license issued, #SF-2011-00908. Commissioner Ryan seconded this motion and it was unanimously approved.

<u>SALES FINANCE COMPANY</u>	<u>CITY</u>	<u>LIC. #</u>
Gulfco of Louisiana, Inc. DBA TOWER Loan of Amite	Amite, Louisiana	#SF-2011-00909

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Timmons made a motion to ratify the motor vehicle sales finance license issued, #SF-2011-00909. Commissioner LeBlanc seconded this motion and it was unanimously approved.

<u>SALES FINANCE COMPANY</u>	<u>CITY</u>	<u>LIC. #</u>
1st Franklin Financial Corporation (Georgia)	La Place, Louisiana	#SF-2011-00910

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner LeBlanc made a motion to ratify the motor vehicle sales finance license issued, #SF-2011-00910. Commissioner Bent seconded this motion and it was unanimously approved.

<u>SALES FINANCE COMPANY</u>	<u>CITY</u>	<u>LIC. #</u>
KP'S Auto Sales Inc. DBA Auto Plex 2000 Pre-Owned Super Stores.	Sulphur, Louisiana	#SF-2011-00911

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Corley made a motion to ratify the motor vehicle sales finance license issued, #SF-2011-00911. Commissioner Hargroder seconded this motion and it was unanimously approved.

<u>SALES FINANCE COMPANY</u>	<u>CITY</u>	<u>LIC. #</u>
Dana Duvall DBA Auto Guarantee	Eunice, Louisiana	#SF-2011-00912

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Guidry made a motion to ratify the motor vehicle sales finance license issued, #SF-2011-00912. Commissioner Corley seconded this motion and it was unanimously approved.

The Chairman called for a review of the license issued. Commissioner Timmons made a motion to ratify the licenses issued: Motor Vehicle Sales Finance: #SF-2011-00894 through #SF-2011-00918 and #SF-2012-00100 through #SF-2011-00147; GAP Administrator, #GA-2011-00119; and GAP Administrator Agents, #GAA-2011-00065 through #GAA-2011-00066. Commissioner Hocevar seconded this motion and it was unanimously approved.

The Executive Director reported on routine matters being handled by the staff and not requiring action by the Commission at this time.

There being no further business, Commissioner Hargroder made a motion to adjourn the meeting at 12:00 p.m. Commissioner Duhon seconded this motion and it was unanimously approved.

Chairman

Executive Director