

OCCC CASE NO. L24-00110

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 1500052048	§	OFFICE OF CONSUMER
DOSK INVESTMENTS LLC	§	
d/b/a 1800MYAUTOS.COM	§	CREDIT COMMISSIONER
2100 BAIRD FARM RD.	§	
DALLAS, TEXAS 75224	§	STATE OF TEXAS

ORDER TO FURNISH INFORMATION AND ALLOW INVESTIGATION

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order to Furnish Information and Allow Investigation against Dosk Investments LLC d/b/a 1800myautos.com (“1800myautos.com”) based on the violations of law described below.¹

Statement of Facts and Law

Under Chapter 348 of the Texas Finance Code, a person must hold a motor vehicle sales finance license issued by the OCCC in order 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

1800myautos.com is a motor vehicle dealer that currently holds a motor vehicle sales finance license issued by the OCCC. 1800myautos.com operates under master file number 1500052048 at one licensed location, under license number 152743. 1800myautos.com’s compliance officer is Soheil Khoshroo, and its designated contact address is 2100 Baird Farm Rd., Dallas, Texas 75224.

¹ Tex. Fin. Code § 14.208.

² Tex. Fin. Code § 348.501.

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

Under Chapters 14 and 348 of the Texas Finance Code, if the OCCC receives a complaint or other reasonable cause to believe that a person is violating Chapter 348, then the OCCC may require the person to furnish information and may conduct an investigation to discover a violation or obtain required information.⁴

In January 2024, the OCCC received a complaint against 1800myautos.com from an acceptance company alleging that 1800myautos.com was failing to pay off trade-in vehicles.⁵

In April 2024, the OCCC attempted to conduct an onsite investigation of 1800myautos.com at its licensed location at 2609 South Beckley Ave., Dallas, Texas 75224. The OCCC was unable to conduct the investigation because 1800myautos.com was not operating at the location.

In May 2024, the OCCC sent 1800myautos.com two requests for information requesting the following: a detailed response to the complaint allegations; a sortable spreadsheet with details regarding retail installment sales entered from January 2022 through May 2024; and information regarding any trade-in vehicles for the transactions identified, including transaction records and an explanation of why any trade-in vehicles were not paid in full. 1800myautos.com did not respond to these requests for information.

Authority

If the Consumer Credit Commissioner (“Commissioner”) has reasonable cause to believe that a person is violating Chapter 348 of the Texas Finance Code, the Commissioner may issue an order to cease and desist from the violation, to take affirmative action, or both to ensure compliance.⁶

The Commissioner has reasonable cause to believe that 1800myautos.com has violated Chapters 14 and 348 of the Texas Finance Code by failing to respond to the OCCC’s requests for information, and by failing to allow the OCCC to conduct an investigation of 1800myautos.com’s records and transactions.

⁴ Tex. Fin. Code §§ 14.202, 348.515.

⁵ OCCC complaint ID no. 122744.

⁶ Tex. Fin. Code § 14.208(a).

Order

IT IS ORDERED that:

1. 1800myautos.com must cease and desist failing to respond to the OCCC's requests for information.
2. 1800myautos.com must cease and desist failing to allow the OCCC to investigate its records and transactions.
3. **No later than 30 days after the date of this Order**, 1800myautos.com must provide the OCCC with all information listed in the OCCC's requests for information sent on May 7 and 14, 2024. The information must be sent by email to Audrey Spalding at audrey.spalding@occc.texas.gov.

Violation of Order

If you violate this Order, the OCCC may impose an administrative penalty of up to \$1,000 for each day.⁷ A violation of this Order may result in revocation of your motor vehicle sales finance license.⁸

Right to Request Hearing

You have the right to request a hearing regarding this Order.⁹ To request a hearing, you must send a written hearing request to the OCCC no later than 30 days after the date of this Order.¹⁰ You must send your request to Audrey Spalding Assistant General Counsel, by mail to 2601 N. Lamar Blvd., Austin, TX 78705, or by email to audrey.spalding@occc.texas.gov.

If you request a hearing, a hearing will be set and conducted in accordance with Chapter 2001 of the Texas Government Code.¹¹ If you fail to request a hearing by this deadline, the Order will be considered final and enforceable.¹²

⁷ Tex. Fin. Code § 14.208(c).

⁸ Tex. Fin. Code § 348.508.

⁹ Tex. Fin. Code § 14.208(b).

¹⁰ Tex. Fin. Code § 14.208(b).

¹¹ Tex. Fin. Code § 14.208(b).

¹² Tex. Fin. Code § 14.208(c).

All communications with the OCCC concerning this matter must be through Audrey Spalding, Assistant General Counsel, who may be contacted by mail at 2601 N. Lamar Blvd., Austin, TX 78705, by telephone at 512-936-7659, or by email to audrey.spalding@occc.texas.gov.

Signed this 21st day of August, 2024.

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

CERTIFICATE OF SERVICE

I certify that on August 21, 2024, a true and correct copy of this Order to Furnish Information and Allow Investigation has been sent to Dosk Investments LLC d/b/a 1800myautos.com by the following:

Dosk Investments LLC
Attn: Soheil Khoshroo,
Compliance Officer
2100 Baird Farm Rd.
Dallas, TX 75224
fivestoneinvestments@gmail.com

- email
- eFileTexas.gov electronic service
- regular mail
- certified mail, return receipt requested
9214 8901 9403 8300 0074 8568 16

Dosk Investments LLC
Attn: David Lias,
Registered Agent
1020 Loblolly Pine Dr.
Arlington, TX 76012

- email
- eFileTexas.gov electronic service
- regular mail
- certified mail, return receipt requested
9214 8901 9403 8300 0074 8569 46

/s/Audrey Spalding
Audrey Spalding
Assistant General Counsel
Office of Consumer Credit Commissioner
State Bar No. 24111055
2601 North Lamar Blvd.
Austin, Texas 78705
512-936-7659 (phone)
audrey.spalding@occc.texas.gov