

OCCC CASE NO. L25-030

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 OF REVOCATION

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order of Revocation against Dosk Investments LLC d/b/a 1800myautos.com (“1800myautos.com”) based on the violations of law described below.<sup>1</sup>

**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.<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> A person who does not hold a Chapter 348 license (or another authorization to act as a holder) may not collect payments on motor vehicle retail installment contracts, and may not indirectly collect payments by repossessing motor vehicles or selling repossessed motor vehicles.<sup>4</sup>

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.

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<sup>1</sup> Tex. Fin. Code §§ 14.208, 348.508.

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

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

<sup>4</sup> See Tex. Fin. Code §§ 348.001(3), (7), (8), 348.501.

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.<sup>5</sup>

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.<sup>6</sup>

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.

On August 21, 2024, the OCCC issued an Order to Furnish Information and Allow Investigation against 1800myautos.com.<sup>7</sup> The Order required 1800myautos.com to cease and desist failing to respond to the OCCC's requests for information, to cease and desist failing to allow the OCCC to investigate its records and transactions, and to provide the OCCC with all information listed in the OCCC's requests for information sent on May 7 and 14, 2024. 1800myautos.com did not request a hearing, and the Order became final and enforceable. 1800myautos.com did not provide the information required by the OCCC's Order.

By failing to respond to the OCCC's requests for information, and by failing to allow OCCC to conduct an investigation of 1800myautos.com's records and transactions, 1800myautos.com violated Chapters 14 and 348 of the Texas Finance Code and the OCCC's August 2024 Order.

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<sup>5</sup> Tex. Fin. Code §§ 14.202, 348.515.

<sup>6</sup> OCCC complaint ID no. 122744.

<sup>7</sup> OCCC Case No. L24-00110.

## 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.<sup>8</sup>

Under Chapter 348 of the Texas Finance Code, the Commissioner may revoke a motor vehicle sales finance license if: (1) the license holder, knowingly or without exercise of due care, violates Chapter 348, a rule adopted under Chapter 348, or an order issued under Chapter 348; or (2) a fact or condition exists that, if it had existed or had been known to exist at the time of the original application for the license, clearly would have justified the Commissioner’s denial of the application.<sup>9</sup>

By failing to provide complete responses to the OCCC’s requests for information, and by failing to allow the OCCC to conduct an investigation of its records and transactions, 1800myautos.com violated Chapters 14 and 348 of the Texas Finance Code and violated the OCCC’s August 2024 Order to Furnish Information and Allow Investigation. These violations were committed knowingly or without exercise of due care. These violations would have justified denial of 1800myautos.com’s original license application, if these violations had existed or been known to exist at the time of the license application.

For these reasons, the Commissioner issues this Order of Revocation.

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<sup>8</sup> Tex. Fin. Code § 14.208(a).

<sup>9</sup> Tex. Fin. Code § 348.508.

## Order

IT IS ORDERED that:

1. The motor vehicle sales finance license of Dosk Investments LLC d/b/a 1800myautos.com, master file number 1500052048, license number 152743, is REVOKED.
2. 1800myautos.com must cease and desist entering or taking assignment of motor vehicle retail installment transactions. 1800myautos.com must cease and desist accepting credit applications.
3. 1800myautos.com must cease and desist advertising motor vehicle retail installment transactions. 1800myautos.com must remove any advertisements (including any physical signs and any material on a website) suggesting that 1800myautos.com will finance vehicles, that consumers may apply for credit, or that consumers may pay for vehicles in more than one payment.
4. 1800myautos.com must cease and desist collecting any payments on motor vehicle retail installment transactions. 1800myautos.com must cease and desist repossessing motor vehicles, and must cease and desist selling any motor vehicles that it has repossessed.
5. 1800myautos.com must cease and desist failing to allow the OCCC to investigate its location, records, and transactions.
6. **No later than 30 days after the date of this Order**, 1800myautos.com must perform a self-review and identify each outstanding motor vehicle retail installment transaction, including each sale of a motor vehicle for which 1800myautos.com is accepting payments, holds a lien, or has repossessed a motor vehicle that it has not sold.
7. **No later than 30 days after the date of this Order**, for each outstanding motor vehicle retail installment transaction, 1800myautos.com must do one of the following:
  - a. assign the transaction to another person who holds a license under Chapter 348 or is otherwise authorized to hold retail installment contracts under Chapter 348; or

- b. cease collecting any payments and return any unsold repossessed vehicle to the retail buyer.
8. **No later than 30 days after the date of this Order**, 1800myautos.com must create a spreadsheet labeled "L25-030\_1800myautos.com." The spreadsheet must list each transaction that 1800myautos.com assigned to another person, and each transaction for which 1800myautos.com ceased collecting payments. The spreadsheet must include a row for each retail buyer and the following columns:
- a. account number;
  - b. name of the retail buyer;
  - c. date of retail installment transaction; and
  - d. name of any person that 1800myautos.com assigned the transaction to, if applicable.
9. **No later than 30 days after the date of this Order**, 1800myautos.com must provide the OCCC with a copy of the spreadsheet. The spreadsheet must be sent by email to Audrey Spalding at [audrey.spalding@occc.texas.gov](mailto: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.<sup>10</sup>

### **Right to Request Hearing**

You have the right to request a hearing regarding this Order.<sup>11</sup> 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.<sup>12</sup> 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](mailto:audrey.spalding@occc.texas.gov).

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<sup>10</sup> Tex. Fin. Code § 14.208(c).

<sup>11</sup> Tex. Fin. Code §§ 14.208(b), 348.508.

<sup>12</sup> Tex. Fin. Code § 14.208(b).

If you request a hearing, a hearing will be set and conducted in accordance with Chapter 2001 of the Texas Government Code.<sup>13</sup> If you fail to request a hearing by this deadline, the Order will be considered final and enforceable.<sup>14</sup>

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](mailto:audrey.spalding@occc.texas.gov).

Signed this 30th day of October.

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

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<sup>13</sup> Tex. Fin. Code § 14.208(b).

<sup>14</sup> Tex. Fin. Code §§ 14.208(c), 348.508.

## CERTIFICATE OF SERVICE

I certify that on October 30, 2024, a true and correct copy of this Order of Revocation 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 0084 6426 76

Dosk Investments LLC  
Attn: Soheil Khoshroo,  
Compliance Officer  
2609 S. Beckley Ave.  
Dallas, TX 75224

- email
- eFileTexas.gov electronic service
- regular mail
- certified mail, return receipt requested  
#9214 8901 9403 8300 0084 6426 83

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 0084 6426 90

Dosk Investments LLC  
Attn: David Lias,  
Registered Agent  
9496 Valley Ranch Pkwy. E., #2102  
Irving, TX 75063

- email
- eFileTexas.gov electronic service
- regular mail
- certified mail, return receipt requested  
#9214 8901 9403 8300 0085 0993 63

/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