

OCCC CASE NO. L19-00329

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 1600054642	§	OFFICE OF CONSUMER
FLORIM DOKO	§	
d/b/a DOKO'S AUTO SALES	§	CREDIT COMMISSIONER
2001 GOLDEN OAK DRIVE	§	
BEDFORD, TEXAS 76021	§	STATE OF TEXAS

ORDER TO ALLOW EXAMINATION AND INVESTIGATION

The Office of Consumer Credit Commissioner (“OCCC”) issues this Order to Allow Examination and Investigation against Florim Doko d/b/a Doko’s Auto Sales (“Doko’s Auto Sales”), 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 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

Doko’s Auto Sales is a motor vehicle sales finance dealer licensed by the OCCC to operate as a holder under Chapter 348 of the Texas Finance Code. Doko’s Auto Sales operates under master file number 1600054642 at one licensed location, under license number 154656. Doko’s Auto Sales’ compliance officer is Florim Doko, and its designated contact address is 2001 Golden Oak Drive, Bedford, Texas 76021.

Under Chapter 348 of the Texas Finance Code, at times the OCCC considers necessary, the OCCC will examine each place of business of each licensee, and will investigate the licensee’s transactions and records.⁴ A licensee

¹ Tex. Fin. Code § 14.208.
² Tex. Fin. Code § 348.501.
³ Tex. Fin. Code § 348.001(3), (7), (8).
⁴ Tex. Fin. Code § 348.514(a).

must give the OCCC free access to the licensee's office and place of business.⁵ The OCCC may conduct an examination after advance notice and during normal business hours.⁶ If the OCCC has reasonable cause to believe that a person is violating Chapter 348, then the OCCC may conduct an investigation to discover a violation or obtain required information.⁷ Under Chapter 348's implementing rules, a licensee is responsible for ensuring that all contact information on file with the OCCC is current and correct.⁸

On June 3, 2019, after advance notice, the OCCC attempted to examine Doko's Auto Sales' licensed location at 2217 Crown Rd., Dallas, Texas 75229. The OCCC was not able to examine the licensed location because a different business was at the location instead of Doko's Auto Sales. By failing to allow the OCCC to examine its licensed location, records, and transactions, Doko's Auto Sales violated Chapter 348 of the Texas Finance Code.

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, an order to take affirmative action, or both to enforce compliance.⁹

The Commissioner has reasonable cause to believe that Doko's Auto Sales has violated Chapter 348 of the Texas Finance Code by failing to allow the OCCC to examine its licensed location, records, and transactions.

Order

IT IS ORDERED that:

1. Doko's Auto Sales must cease and desist failing to allow the OCCC to examine its location, records, and transactions.

⁵ Tex. Fin. Code § 348.514(b).

⁶ Tex. Fin. Code § 348.514(f).

⁷ Tex. Fin. Code § 348.515.

⁸ 7 Tex. Admin. Code § 84.607(c).

⁹ Tex. Fin. Code § 14.208(a).

2. Doko's Auto Sales must allow the OCCC to conduct an investigation of its location, records, and transactions.
3. **No later than August 15, 2019**, Doko's Auto Sales must send a letter to the OCCC stating the complete address of any location where Doko's Auto Sales may be examined and investigated. The letter must also state the complete address of any location where Doko's Auto Sales conducts business, keeps records of transactions, or receives payments from retail buyers. The letter must be sent by e-mail to Matthew Nance at matthew.nance@occc.texas.gov.
4. **No later than August 15, 2019**, Doko's Auto Sales must ensure that all contact information for Doko's Auto Sales is current and correct in the OCCC's online licensing system.

Violation of Order

Doko's Auto Sales may be assessed an administrative penalty of up to \$1,000 for each day of violation of this Order.¹⁰ A violation of this Order may result in the revocation of Doko's Auto Sales' license.¹¹

Right to Request Hearing

Doko's Auto Sales has the right to request a hearing regarding this Order.¹² Doko's Auto Sales' request must be made in writing and sent to the OCCC not later than 30 days after Doko's Auto Sales receives this Order. Doko's Auto Sales must send its request to:

Matthew Nance
Office of Consumer Credit Commissioner
2601 N. Lamar Blvd.
Austin, Texas 78705

If Doko's Auto Sales requests a hearing, a hearing on this matter will be

¹⁰ Tex. Fin. Code § 14.208(c).

¹¹ Tex. Fin. Code § 348.508.

¹² Tex. Fin. Code § 14.208(b).

set and conducted in accordance with Chapter 2001 of the Texas Government Code.¹³ If Doko's Auto Sales fails to request a hearing by this deadline, this Order is considered final and enforceable.¹⁴

All communications with the OCCC concerning this matter must be through Matthew Nance, Deputy General Counsel, who may be contacted by mail at 2601 N. Lamar Blvd., Austin, Texas 78705, by telephone at (512) 936-7660, or by email to matthew.nance@occc.texas.gov.

Signed this 9th day of July, 2019.

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

¹³ Tex. Fin. Code § 14.208(b).

¹⁴ Tex. Fin. Code § 14.208(c).

CERTIFICATE OF SERVICE

I certify that on July 9, 2019, a true and correct copy of this Order to Allow Examination and Investigation has been sent to Florim Doko d/b/a Doko's Auto Sales by the following:

Florim Doko d/b/a Doko's Auto Sales
Attn: Florim Doko, Compliance Officer
2001 Golden Oak Drive
Bedford, Texas 76021
phildoko@yahoo.com

- hand-delivery
- facsimile
- electronic mail
- regular mail
- certified mail, return receipt requested
#91 7199 9991 7037 5193 4012

Florim Doko d/b/a Doko's Auto Sales
Attn: Emin Doko, Registered Agent
2001 Golden Oak Drive
Bedford, Texas 76021
emindoko@yahoo.com

- hand-delivery
- facsimile
- electronic mail
- regular mail
- certified mail, return receipt requested
#91 7199 9991 7037 5193 4029

/s/ Matthew Nance
Matthew J. Nance
Deputy General Counsel
Office of Consumer Credit Commissioner
State Bar No. 24074794
2601 North Lamar Blvd.
Austin, Texas 78705
512-936-7660 (phone)
512-936-7610 (fax)
matthew.nance@occc.texas.gov