

OCCC CASE NO. L18-00194

IN THE MATTER OF:	§	BEFORE THE
	§	
MASTER FILE NO.: 1800060245	§	OFFICE OF CONSUMER
TIFFANY TORRES	§	
d/b/a SEALS AUTO	§	CREDIT COMMISSIONER
1730 SCENIC DR.	§	
ARLINGTON, TEXAS 76013	§	STATE OF TEXAS

**AGREED ORDER**

The Office of Consumer Credit Commissioner (“OCCC”) issues this Agreed Order against Tiffany Torres d/b/a Seals Auto (“Seals Auto”) based on the violations of law described below.<sup>1</sup>

**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.<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>

On February 5, 2018, Seals Auto submitted an application for a motor vehicle sales finance license. The OCCC has not issued a license to Seals Auto. Seals Auto’s compliance officer is Tiffany Torres.

Beginning November 2, 2017, Seals Auto engaged in activity requiring a license by entering two motor vehicle retail installment contracts. Seals Auto accepted the cash price of motor vehicles in one or more deferred installments without a motor vehicle sales finance license, in violation of Section 348.501 of the Texas Finance Code.

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<sup>1</sup> Tex. Fin. Code §§ 14.208, 14.251.

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

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

## Order & Agreement

By signing below, Seals Auto 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 Tiffany Torres d/b/a Seals Auto:

1. No later than December 28, 2018, pay an administrative penalty of **Two Hundred Dollars (\$200.00)** to the Office of Consumer Credit Commissioner.<sup>4</sup>
2. No later than December 28, 2018, 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 December 28, 2018, 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.<sup>5</sup> During your first examination the OCCC will confirm that all refunds listed in the spreadsheet have been made.

Signed this 9th day of December, 2018.

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

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<sup>4</sup> The administrative penalty may be paid by: (1) check made payable to 'Office of Consumer Credit Commissioner' mailed to 2601 N. Lamar Blvd., Austin, Texas 78705, or (2) Visa or MasterCard over the telephone during regular business hours by calling the OCCC legal department at (512) 936-7611.

<sup>5</sup> See 7 Tex. Admin. Code § 84.704(b), (g).

**AGREED:**

TIFFANY TORRES.  
d/b/a SEALS AUTO

/s/Tiffany Torres  
Tiffany Torres, Owner

## CERTIFICATE OF SERVICE

I certify that on January 7, 2019, a true and correct copy of this Agreed Order has been sent to Tiffany Torres d/b/a Seals Auto by the following methods:

CMRRR: 91 7199 9991 7038 3509 9897

Tiffany Torres  
1730 Scenic Dr.  
Arlington, Texas 76013  
t.tiffany7@yahoo.com

hand-delivery

facsimile

electronic mail

regular mail

certified mail, return receipt requested

/s/Laurie Hobbs

Laurie B. Hobbs

Assistant General Counsel

Office of Consumer Credit Commissioner

State Bar No. 24002296

2601 North Lamar Blvd.

Austin, Texas 78705

(512) 936-7621

(512) 936-7610 (fax)

laurie.hobbs@occc.texas.gov