

**MINUTES OF THE  
LOUISIANA MOTOR VEHICLE COMMISSION  
MOTOR VEHICLE SALES FINANCE DIVISION  
3519 12<sup>th</sup> Street  
Metairie, Louisiana 70002  
Monday, May 13, 2019**

The meeting was called to order at 11:12 a.m. by Chairman Raymond J. Brandt.

Present were:

Chairman Raymond J. Brandt	Commissioner Allen O. Krake
Commissioner V. Price LeBlanc, Jr.	Commissioner Gregory Lala
Commissioner Harold H. Perrilloux	Commissioner Eric R. Lane
Commissioner Stephen L. Guidry, Jr.	Commissioner Kenneth "Mike" Smith
Commissioner Keith P. Hightower	Commissioner Keith M. Marcotte
Commissioner Joseph W. "Bill" Westbrook	Commissioner Donna S. Corley
Commissioner Terryl J. Fontenot	Commissioner Maurice C. Guidry

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

Absent were:

Commissioner Randy Scoggin

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Also, in attendance were Commission staff: Ingya Cattle, Assistant Executive Director; Scott Landreneau, Commission Investigator Supervisor; Commission Investigators: Neil Rogers, Antoine Derouen, Kevin Broussard, and Angel Blackford; Stacey Broussard, Administrative Coordinator Supervisor; and Administrative Coordinators: Jeannette Noel, Tim Knotts, Brandy Delucca, and Tina Benoit.

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The Executive Director reported to the Commission Members an issue has arisen on the advertisement of "auto loan" versus "title loan" and asked for direction. The Executive Director advised the Commission Members, a finance company who owns several locations, some which are licensed by the Commission and some that are not, advertised "auto loans" on their website for all locations and also at locations that are not licensed by the Commission. The Executive Director explained when investigated the owner stated they do "title loans" which does not require licensing by the LMVC, but if a consumer goes to one of the unlicensed locations and wanted an auto loan, they would be referred to a licensed location. After a lengthy discussion, Commission LeBlanc made a motion that it would be a violation of the Sales Finance Act and the advertising rules to advertise "auto loan" at unlicensed locations or not to clearly indicate on a website which locations do "auto loans" and which do "title loans". Commissioner Krake seconded this motion and it was unanimously approved.

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Chairman Brandt called for a reading of the minutes of the January 22, 2019 and March 11, 2019 meetings. Commissioner Krake made a motion to accept the minutes as read. Commissioner Lala seconded this motion and it was unanimously approved.

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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 January, February, March and April financial statements of the Louisiana Motor Vehicle Commission, Motor Vehicle Sales Finance Division, copies of which were before each Commission Member. Commissioner Stephen Guidry made a motion to accept the January, February, March and April financial statements as presented and incorporate into these minutes. This motion was seconded by Commissioner Krake and it was unanimously approved."

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Chairman Brandt called for a review of the motor vehicle sales finance licenses issued.

The Executive Director reported the applications and supporting documentation were in order for the following initial motor vehicle sales finance applicants.

<i>SALES FINANCE COMPANY</i>	<i>CITY</i>	<i>LIC. #</i>
Better Finance, LLC	Coushatta, Louisiana	#SF-2017-01378
Cars To Go Inc. DBA Cars To Go	Covington, Louisiana	#SF-2018-01426
Auto Direct, LLC DBA Auto Direct	Mandeville, Louisiana	#SF-2018-01427
Community HOL Automotive LLC DBA Community Honda Lafayette	Lafayette, Louisiana	#SF-2018-01428
Power Sports Specialties, L.L.C. DBA Sportsman's Cycle & Marine	Morgan City, Louisiana	#SF-2018-01429
Advanced Auto Imports LLC	Lafayette, Louisiana	#SF-2018-01430
Aqua Finance, Inc.	Schofield, Wisconsin	#SF-2018-01431
TD Auto Finance LLC	Lexington, South Carolina	#SF-2018-01432

Credito Real USA Finance, LLC	Fort Lauderdale, Florida	#SF-2018-01433
Ride Today LLC	Pollock, Louisiana	#SF-2018-01434
Son of David Investments, LLC DBA Federick's Delhi	Delhi, Louisiana	#SF-2019-00869
Johnaida Auto Sales LLC	New Iberia, Louisiana	#SF-2019-00934
Louisiana Power Sports, LLC DBA Louisiana Power Sports & RV Supercenter	Bossier City, Louisiana	#SF-2019-00940
Claiborne Automotive Group, L.L.C. DBA Car Giant Value Rated Used Cars	Shreveport, Louisiana	#SF-2019-01007
R & R Auto Sales of Shreveport, L.L.C.	Shreveport, Louisiana	#SF-2019-01018
M O Golf Carts LLC	West Monroe, Louisiana	#SF-2019-01050
Millennium Auto Group, LLC DBA Millennium Auto Group	Baton Rouge, Louisiana	#SF-2019-01051
CarMax Auto Superstores, Inc. DBA CarMax	Kenner, Louisiana	#SF-2019-01074
Louisiana Power Equipment & ATV II, LLC DBA Louisiana Power Equipment	Sulphur, Louisiana	#SF-2019-01119
Car Town of Monroe, Inc.	Monroe, Louisiana	#SF-2019-01120
Car Town of Monroe, Inc.	West Monroe, Louisiana	#SF-2019-01121
Randy Morace DBA Rivertowne Auto Sales	Vidalia, Louisiana	#SF-2019-01129
Brennan Dodge, L.L.C.	Ruston, Louisiana	#SF-2019-01154
Ray Brandt Imports, LLC DBA Ray Brandt Used Car Center	Marrero, Louisiana	#SF-2019-01155
Reed's Deals Unlimited, LLC	Port Allen, Louisiana	#SF-2019-01156
RV World, LLC DBA Gander RV Sales	Breaux Bridge, Louisiana	#SF-2019-01164
Marketplace Pre-Owned of Bossier City, LLC	Bossier City, Louisiana	#SF-2019-01170
Excel Finance Company	Spicewood, Texas	#SF-2019-01176
1st Franklin Financial Corporation	Marrero, Louisiana	#SF-2019-01180
Car City Autoplex LLC	Metairie, Louisiana	#SF-2019-01181
Exquisite Auto Group, Inc.	Harvey, Louisiana	#SF-2019-01182
DW Don's Automotive Group, LLC DBA Don's Automotive Group	Lafayette, Louisiana	#SF-2019-01186
First Consumers Financial of Metairie, LLC	Metairie, Louisiana	#SF-2019-01188
DW Don's Automotive Group, LLC DBA Don's Automotive Group	Broussard, Louisiana	#SF-2019-01189
Mike Willis - Theron Pfantz Pre-Owned Auto Group, LLC	DeRidder, Louisiana	#SF-2019-01194
Knox Enterprises, LLC DBA Warhawk Harley Davidson	Monroe, Louisiana	#SF-2019-01195
Claiborne Automotive Group, L.L.C. DBA John McKee Car Giant Value Rated Used Cars	Shreveport, Louisiana	#SF-2019-01196
DW Don's Automotive Group, LLC DBA Don's Automotive Group	Lake Charles, Louisiana	#SF-2019-01206
AxsNow LLC DBA USA Car Mart	Houma, Louisiana	#SF-2019-01207
Consumers Auto Sales #1, LLC	Bossier City, Louisiana	#SF-2019-01215
Porsche Financial Services, Inc. DBA Bentley Financial Services DBA Lamborghini Financial Services	Costa Mesa, California	#SF-2019-01224

Commissioner Stephen Guidry made a motion to ratify the motor vehicle sales finance licenses issued to these initial motor vehicle sales finance applicants. Commissioner LeBlanc seconded this motion and it was unanimously approved.

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Chairman Brandt called for a review of the GAP Administrator licenses issued.

The Executive Director reported the applications and supporting documentation were in order for the following initial GAP Administrator applicants.

<i>GAP ADMINISTRATOR</i>	<i>CITY</i>	<i>LIC. #</i>
United States Warranty Corp.	Pompano Beach, Florida	#GA-2019-00146
T.A.S.A. of KY, Inc. DBA Debt Guardian	Edgewood, Kentucky	#GA-2019-00147

Commissioner Stephen Guidry made a motion to ratify the GAP Administrator licenses issued to these initial GAP Administrator applicants. Commissioner Marcotte seconded this motion and it was unanimously approved.

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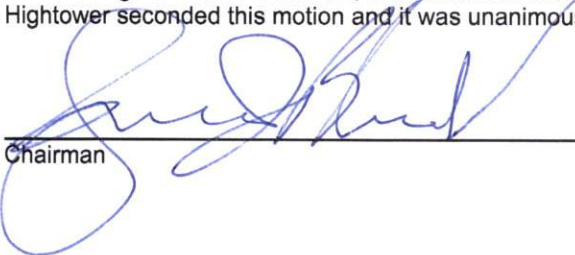
The Chairman called for a review of the licenses issued. Commissioner Stephen Guidry made a motion to ratify the licenses issued: motor vehicle sales finance, #SF-2017-01378, #SF-2018-01426 through #SF-2018-01434, #SF-2019-00861 through #SF-2019-01228; GAP Administrators, #GA-2019-00134 through #GA-2019-00147, and GAP Administrator Agents, #GAA-2018-00230, #GAA-2019-00081 through #GAA-2019-00133. Commissioner Maurice Guidry seconded the motion and it was unanimously approved.

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

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There being no further business, Commissioner Maurice Guidry made a motion to adjourn the meeting at 11:30 a.m. Commissioner Hightower seconded this motion and it was unanimously approved.

  
Chairman

  
Executive Director