

**MINUTES OF THE MEETING  
OF THE  
LOUISIANA MOTOR VEHICLE COMMISSION  
MOTOR VEHICLE SALES FINANCE DIVISION  
3519 12<sup>th</sup> Street  
Metairie, Louisiana 70002  
Monday, September 12, 2011**

The meeting was called to order at 12:20 p.m. by Chairman Raymond J. Brandt.

Present were:

Chairman Raymond J. Brandt	Commissioner Troy J. Duhon
Commissioner V. Price LeBlanc, Jr.	Commissioner John B. Fabre
Commissioner John W. Timmons	Commissioner James C. "Jim" Hicks
Commissioner Joseph W. "Bill" Westbrook	Commissioner Maurice C. Guidry
Commissioner Alexis D. Hocevar	

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

Absent were:

Commissioner Brian C. Bent	Commissioner Thad J. Ryan, III
Commissioner Philip E. Tarver	Commissioner Don P. Hargroder
Commissioner Donna S. Corley	

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Also, in attendance were: Commission staff: Ingya Cattle, Assistant Executive Director; Art Quick, Administrative Supervisor; Administrative Coordinators, Pam Mangin, Sylvia Schwarz, Stacey Broussard, and Jay Williams; and Commission Investigators, Perry Sponge, Joel Aguillard,, Amy Lawson, Wayne Lee, and Ayanna Burton.

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The Executive Director advised the Commission Members a pre-hearing had been on July 11, 2011, pursuant to LSA-R.S. 49:961C, regarding Hearing #2011-059, Affordable Imports LLC, 3655 O'Neal Lane, Suite 4, Baton Rouge, Louisiana 70816, for alleged violations of LSA-R.S. 6:969.3.B. Exclusions; LSA-R.S. 6:969.35.A.(1) Authority to make consumer loans; assignees; authority to issue debt waiver or debt forgiveness agreements; and Louisiana Administrative Code Title 46. Part V. Subpart 1. Chapter 7. Advertising §713A.2a. Untrue Claims. In attendance representing Affordable Imports LLC was Beau Guidry, Owner; and representing the Commission were: Chairman Raymond Brandt; Counselor Burgess McCranie; Assistant Executive Director, Ingya Cattle; Commissioner Investigator Perry Sponge; and the Executive Director. The Executive Director advised the Commission Members the following Consent Judgment had been recommended by Chairman Brandt and accepted by the representatives of Affordable Imports LLC, if accepted and ratified by the Commission. Commissioner Guidry made a motion to accept and ratify the Consent Judgment in this matter. Commissioner LeBlanc seconded this motion and it was unanimously approved.

**IN RE:**

**Hearing #2011-059**

**Affordable Imports LLC  
3655 O'Neal Lane, Suite 4  
Baton Rouge, Louisiana 70816**

**Alleged violations of LSA-R.S. 6:969.3.B. Exclusions; LSA-R.S. 6:969.35.A.(1) Authority to make consumer loans; assignees; authority to issue debt waiver or debt forgiveness agreements; and Louisiana Administrative Code Title 46. Part V. Subpart 1. Chapter 7. Advertising §713A.2a. Untrue Claims**

**CONSENT JUDGMENT**

After considering the entire record in this matter and the interest of the parties in amicably resolving it, the parties have consented to a judgment in favor of the Louisiana Motor Vehicle Commission based upon alleged violations by Affordable Imports LLC of LSA-R.S. 6:969.3.B. Exclusions; LSA-R.S. 6:969.35.A.(1) Authority to make consumer loans; assignees;

authority to issue debt waiver or debt forgiveness agreements; and Louisiana Administrative Code Title 46. Part V. Subpart 1. Chapter 7. Advertising §713A.2a. Untrue Claims. Therefore, based on the parties' mutual consent;

**IT IS ORDERED, ADJUDGED, AND DECREED** that Affordable Imports LLC, 3655 O'Neal Lane, Suite 4, Baton Rouge, Louisiana 70816, in complete satisfaction of all above-referenced violations, pay a fine to the Louisiana Motor Vehicle Commission in the amount of FIVE THOUSAND (\$5,000.00) DOLLARS.

**IT IS FURTHER ORDERED, ADJUDGED, AND DECREED** that TWENTY-FIVE HUNDRED (\$2,500.00) DOLLARS of the fine be suspended conditioned upon Affordable Imports LLC, 3655 O'Neal Lane, Suite 4, Baton Rouge, Louisiana 70816, file its 2011 application for a motor vehicle sales finance license within 15 days of July 11, 2011 and being placed on ONE (1) YEAR probation beginning the date this Consent Judgment is rendered and signed and adhering to all Rules and Regulations of this Commission and Louisiana laws applicable to this Commission during the probationary period. In the event of a violation during the probationary period, the suspended portion of the fine shall become due and payable in full.

**IT IS FURTHER ORDERED, ADJUDGED, AND DECREED** that Affordable Imports LLC, 3655 O'Neal Lane, Suite 4, Baton Rouge, Louisiana 70816, pay the cost of the pre-hearing conference to the Louisiana Motor Vehicle Commission in the amount of THREE HUNDRED (\$300.00) DOLLARS.

**JUDGMENT RENDERED AND SIGNED** this 12th day of September, 2011.

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**Chairman Raymond J. Brandt**  
**LOUISIANA MOTOR VEHICLE COMMISSION**

**AGREED:**

**AFFORDABLE IMPORTS LLC**

**By:** \_\_\_\_\_

**LOUISIANA MOTOR VEHICLE COMMISSION**

**By:** \_\_\_\_\_  
Burgess E. McCranie, Jr., Esq.

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The Executive Director advised the Commission Members a pre-hearing had been on July 11, 2011, pursuant to LSA-R.S. 49:961C, regarding Hearing #2011-060, Acadian Used Cars, Inc., 11917-A Florida Boulevard, Baton Rouge, Louisiana 70815, for alleged violations of LSA-R.S. 6:969.3.B. Exclusions and Louisiana Administrative Code Title 46. Part V. Subpart 1. Chapter 7. Advertising §713A.2a. Untrue Claims. In attendance representing Acadian Used Cars, Inc. was Ashly Va Earl, Esq.; and representing the Commission were: Chairman Raymond Brandt; Counselor Burgess McCranie; Assistant Executive Director, Ingya Cattle; Commissioner Investigator Perry Sponge; and the Executive Director. The Executive Director advised the Commission Members the following Consent Judgment had been recommended by Chairman Brandt and accepted by the representatives of Acadian Used Cars, Inc., if accepted and ratified by the Commission. Commissioner Timmons made a motion to accept and ratify the Consent Judgment in this matter. Commissioner Hicks seconded this motion and it was unanimously approved.

**IN RE:**

**Hearing #2011-060**

**Acadian Used Cars, Inc.**  
**11917-A Florida Boulevard**  
**Baton Rouge, Louisiana 70815**

**Alleged violations of LSA-R.S. 6:969.3.B. Exclusions and Louisiana Administrative Code Title 46. Part V. Subpart 1. Chapter 7. Advertising §713A.2a. Untrue Claims**

**CONSENT JUDGMENT**

After considering the entire record in this matter and the interest of the parties in amicably resolving it, the parties have consented to a judgment in favor of the Louisiana Motor Vehicle Commission based upon alleged violations by Acadian Used Cars, Inc. of LSA-R.S. 6:969.3.B. Exclusions and Louisiana Administrative Code Title 46. Part V. Subpart 1. Chapter 7. Advertising §713A.2a. Untrue Claims. Therefore, based on the parties' mutual consent;

**IT IS ORDERED, ADJUDGED, AND DECREED** that Acadian Used Cars, Inc., 11917-A Florida Boulevard, Baton Rouge, Louisiana 70815, in complete satisfaction of all above-referenced violations, pay a fine to the Louisiana Motor Vehicle Commission in the amount of FIVE THOUSAND (\$5,000.00) DOLLARS.

**IT IS FURTHER ORDERED, ADJUDGED, AND DECREED** that TWENTY-FIVE HUNDRED (\$2,500.00) DOLLARS of the fine be suspended conditioned upon Acadian Used Cars, Inc., 11917-A Florida Boulevard, Baton Rouge, Louisiana 70815, being placed on ONE (1) YEAR probation beginning the date this Consent Judgment is rendered and signed and

adhering to all Rules and Regulations of this Commission and Louisiana laws applicable to this Commission during the probationary period. In the event of a violation during the probationary period, the suspended portion of the fine shall become due and payable in full.

**IT IS FURTHER ORDERED, ADJUDGED, AND DECREED** that Acadian Used Cars, Inc., 11917-A Florida Boulevard, Baton Rouge, Louisiana 70815, pay the cost of the pre-hearing conference to the Louisiana Motor Vehicle Commission in the amount of THREE HUNDRED (\$300.00) DOLLARS.

**JUDGMENT RENDERED AND SIGNED** this 12th day of September, 2011.

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**Chairman Raymond J. Brandt**  
**LOUISIANA MOTOR VEHICLE COMMISSION**

**AGREED:**

**ACADIAN USED CARS, INC.**

**By:** \_\_\_\_\_

**LOUISIANA MOTOR VEHICLE COMMISSION**

**By:** \_\_\_\_\_  
 Burgess E. McCranie, Jr., Esq.

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Chairman Brandt called for a reading of the minutes of the July 11, 2011 meeting. Commissioner LeBlanc made a motion to accept the minutes as read. Commissioner Guidry 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 July and August financial statements of the Louisiana Motor Vehicle Commission, Motor Vehicle Sales Finance Division, copies of which were before each Commission Member. Commissioner LeBlanc made a motion to accept the July and August financial statements as presented and incorporate into these minutes. This motion was seconded by Commissioner Hocevar and it was unanimously approved.”

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Chairman Brandt called for a review of the motor vehicle sales finance license issued:

<u><i>SALES FINANCE COMPANY</i></u>	<u><i>CITY</i></u>	<u><i>LIC. #</i></u>
Western Funding Incorporated	Las Vegas, Nevada	#SF-2010-00943

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hicks made a motion to ratify the motor vehicle sales finance license issued, #SF-2010-00943. Commissioner Duhon seconded this motion and it was unanimously approved.

<u><i>SALES FINANCE COMPANY</i></u>	<u><i>CITY</i></u>	<u><i>LIC. #</i></u>
VCI Loan Services, LLC	Auburn Hills, Michigan	#SF-2011-00876

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner LeBlanc made a motion to ratify the motor vehicle sales finance license issued, #SF-2011-00876. Commissioner Timmons seconded this motion and it was unanimously approved.

<u><i>SALES FINANCE COMPANY</i></u>	<u><i>CITY</i></u>	<u><i>LIC. #</i></u>
Lasyone Auto Exchange LLC	Winnfield, Louisiana	#SF-2011-00877

The Executive Director reported the application and supporting documentation were in order for this motor vehicle

sales finance applicant. Commissioner Hicks made a motion to ratify the motor vehicle sales finance license issued, #SF-2011-00877. Commissioner Fabre seconded this motion and it was unanimously approved.

<u><i>SALES FINANCE COMPANY</i></u>	<u><i>CITY</i></u>	<u><i>LIC. #</i></u>
Bonfire Capital Group, LLC	Arlington, Texas	#SF-2011-00878

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Duhon made a motion to ratify the motor vehicle sales finance license issued, #SF-2011-00878. Commissioner Timmons seconded this motion and it was unanimously approved.

<u><i>SALES FINANCE COMPANY</i></u>	<u><i>CITY</i></u>	<u><i>LIC. #</i></u>
TD Auto Finance, LLC	Westlake, Texas	#SF-2011-00880

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Westbrook made a motion to ratify the motor vehicle sales finance license issued, #SF-2011-00880. Commissioner LeBlanc seconded this motion and it was unanimously approved.

<u><i>SALES FINANCE COMPANY</i></u>	<u><i>CITY</i></u>	<u><i>LIC. #</i></u>
Harbor Loans of Jennings, LLC	Jennings, Louisiana	#SF-2011-00881

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Guidry made a motion to ratify the motor vehicle sales finance license issued, #SF-2011-00881. Commissioner Timmons seconded this motion and it was unanimously approved.

<u><i>SALES FINANCE COMPANY</i></u>	<u><i>CITY</i></u>	<u><i>LIC. #</i></u>
Friendly Finance Discount Corporation	Monroe, Louisiana	#SF-2011-00882

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hicks made a motion to ratify the motor vehicle sales finance license issued, #SF-2011-00882. Commissioner Duhon seconded this motion and it was unanimously approved.

<u><i>SALES FINANCE COMPANY</i></u>	<u><i>CITY</i></u>	<u><i>LIC. #</i></u>
Friendly Finance Discount Corporation	Monroe, Louisiana	#SF-2011-00883

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hicks made a motion to ratify the motor vehicle sales finance license issued, #SF-2011-00883. Commissioner Westbrook seconded this motion and it was unanimously approved.

<u><i>SALES FINANCE COMPANY</i></u>	<u><i>CITY</i></u>	<u><i>LIC. #</i></u>
Friendly Finance Discount Corporation	Monroe, Louisiana	#SF-2011-00884

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hicks made a motion to ratify the motor vehicle sales finance license issued, #SF-2011-00884. Commissioner Fabre seconded this motion and it was unanimously approved.

<u><i>SALES FINANCE COMPANY</i></u>	<u><i>CITY</i></u>	<u><i>LIC. #</i></u>
Fast Glass of Oak Grove, Inc.	Bastrop, Louisiana	#SF-2011-00885

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hicks made a motion to ratify the motor vehicle sales finance license issued, #SF-2011-00885. Commissioner Timmons seconded this motion and it was unanimously approved.

<u>SALES FINANCE COMPANY</u>	<u>CITY</u>	<u>LIC. #</u>
AmeriCredit Financial Services, Inc. DBA GM Financial; Chevrolet Financial DBA Cadillac Financial; Buick-GMC Financial DBA Buick Financial; GMC Financial	Chandler, Arizona	#SF-2011-00886

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Duhon made a motion to ratify the motor vehicle sales finance license issued, #SF-2011-00886. Commissioner Guidry seconded this motion and it was unanimously approved.

<u>SALES FINANCE COMPANY</u>	<u>CITY</u>	<u>LIC. #</u>
Regional Acceptance Corporation	Greenville, North Carolina	#SF-2011-00887

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner LeBlanc made a motion to ratify the motor vehicle sales finance license issued, #SF-2011-00887. Commissioner Timmons seconded this motion and it was unanimously approved.

<u>SALES FINANCE COMPANY</u>	<u>CITY</u>	<u>LIC. #</u>
Liberty Loans, LLC	Gonzales, Louisiana	#SF-2011-00888

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Fabre made a motion to ratify the motor vehicle sales finance license issued, #SF-2011-00888. Commissioner Timmons seconded this motion and it was unanimously approved.

<u>SALES FINANCE COMPANY</u>	<u>CITY</u>	<u>LIC. #</u>
Exeter Finance Corp.	Irving, Texas	#SF-2011-00889

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Guidry made a motion to ratify the motor vehicle sales finance license issued, #SF-2011-00889. Commissioner LeBlanc seconded this motion and it was unanimously approved.

<u>SALES FINANCE COMPANY</u>	<u>CITY</u>	<u>LIC. #</u>
First Heritage Credit of Louisiana, LLC DBA First Heritage Credit	Slidell, Louisiana	#SF-2011-00891

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Duhon made a motion to ratify the motor vehicle sales finance license issued, #SF-2011-00891. Commissioner Hocevar seconded this motion and it was unanimously approved.

<u>SALES FINANCE COMPANY</u>	<u>CITY</u>	<u>LIC. #</u>
Affordable Imports LLC	Baton Rouge, Louisiana	#SF-2011-00892

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Fabre made a motion to ratify the motor vehicle sales finance license issued, #SF-2011-00892. Commissioner Timmons seconded this motion and it was unanimously approved.

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The Chairman called for a review of the license issued. Commissioner LeBlanc made a motion to ratify the licenses issued: Motor Vehicle Sales Finance: #SF-2010-00943 and #SF-2011-00876 through #SF-2011-00893; GAP Administrator, #GA-2011-00118; and GAP Administrator Agents, #GAA-2011-00060 through #GAA-2011-00064. Commissioner Guidry seconded this 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 Hocesvar made a motion to adjourn the meeting at 12:30 p.m. Commissioner Guidry seconded this motion and it was unanimously approved.

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Chairman

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Executive Director