

3. Route 94 Motors is a Pennsylvania Business Corporation located at 1155 700 Road, New Oxford, Pennsylvania 17350.

Unlicensed Period

4. The MVSFA requires anyone engaging in the business of an installment seller of motor vehicles under installment sales contracts to be licensed by the Department. 69 P.S. § 604.

5. The MVSFA requires installment sellers to submit a yearly renewal license application to the Department at least fifteen (15) days prior to October 1 of each year. 69 P.S. § 605.

6. The Department licensed Route 94 Motors as an Installment Seller, license no. 14128 through September 30, 2010.

7. Route 94 Motors failed to timely submit a license renewal application for license no. 14128 and the Department cancelled license no. 14128 on October 1, 2010. 69 P.S. § 605, 609 P.S. § 607D.

8. On December 17, 2010, Route 94 Motors submitted a new application ("New Application") for an installment seller license.

9. Route 94 Motors attached a log of fourteen (14) installment contracts to the New Application that it had entered into between October 1, 2010 and December 17, 2010.

10. Route 94 Motors was not licensed to enter into installment contracts when it entered into the fourteen (14) installment contracts.

11. Upon receiving and reviewing Route 94 Motors' New Application, the Department granted Route 94 Motors a new installment seller license, license no. 34004.

12. Because the Department cancelled license no. 14128, the MVSFA prohibited Route 94 Motors from engaging in the "business of an installment seller of motor vehicles under

installment sales contracts” without first obtaining an installment seller license from the Department. 69 P.S. § 604(1).

Authority of the Department

13. The MVSFA grants the Department the authority to issue orders as may be necessary for the enforcement of the MVSFA. 69 P.S. § 637.1.

14. Section 610(A)(2) of the MVSFA states that the Department may revoke or suspend any license where “[t]he licensee has violated any provision of this act.” 69 P.S. § 610(A)(2).

15. Section 637(D) of the MVSFA provides that “[a]ny person required to be licensed under this act that violates this act or directs a violation or who engages in any activity for which a license could be suspended or revoked under section 10 shall be subject to a civil penalty levied by the department of not more than two thousand dollars (\$2,000) for each offense.” 69 P.S. § 637(D).

VIOLATION

16. Route 94 Motors is in violation of Section 604(1) of the MVSFA by engaging in the business of an installment seller while unlicensed. 69 P.S. § 604(1).

RELIEF

17. Fine. Route 94 Motors agrees to pay a fine of one thousand four hundred dollars (\$1,400) which shall be due and payable to the Department within thirty (30) days of the Effective Date of this Order. The fine payment shall be remitted by certified check or money order made payable to the “Department of Banking” and sent to the attention of Bureau of Compliance, Investigation and Licensing, 17 N. Second Street, Suite 1300, Harrisburg, PA 17101.

18. Corrective Measures. Upon the effective date of the Order, Route 94 Motors shall not engage in the business of installment sales if at any time it should become unlicensed.

FURTHER PROVISIONS

19. Consent. Route 94 Motors hereby knowingly, willingly, voluntarily and irrevocably consents to the entry of this Order pursuant to the Bureau's order authority under the MVSFSA and agrees that it understands all of the terms and conditions contained herein. Route 94 Motors, by voluntarily entering into this Order, waives any right to a hearing or appeal concerning the terms, conditions and/or penalties set forth in this Order.

20. Publication and Release. Route 94 Motors consents to the publication and release of this Order.

21. Consumer Rights. This Order shall not limit or impair a consumer's rights under the MVSFSA. 69 P.S. § 635.

22. Entire Agreement. This Order contains the whole agreement between the parties. There are no other terms, obligations, covenants, representations, statements, conditions, or otherwise, of any kind whatsoever concerning this Order. This Order may be amended in writing by mutual agreement by the Bureau and Route 94 Motors.

23. Binding Nature. The Department, Route 94 Motors, and all officers, owners, directors, employees, heirs and assigns of Route 94 Motors intend to be and are legally bound by the terms of this Order.

24. Counsel. This Order is entered into by the parties upon full opportunity for legal advice from legal counsel.

25. Effectiveness. Route 94 Motors hereby stipulates and agrees that the Order shall become effective on the date that the Bureau executes the Order (the "Effective Date").

26. Other Enforcement Action.

a. The Department reserves all of its rights, duties, and authority to enforce all statutes, rules and regulations under its jurisdiction against Route 94 Motors in the future regarding all matters not resolved by this Order.

b. Route 94 Motors acknowledges and agrees that this Order is only binding upon the Department and not any other local, state or federal agency, department or office regarding matters within this Order.

27. Authorization. The parties below are authorized to execute this Order and legally bind their respective parties.

28. Counterparts. This Order may be executed in separate counterparts, by facsimile, and by PDF.

29. Titles. The titles used to identify the paragraphs of this document are for the convenience of reference only and do not control the interpretation of this document.

WHEREFORE, in consideration of the foregoing, including the recital paragraphs, the Department and Route 94 Motors, LLC intending to be legally bound do hereby execute this Consent Agreement and Order.

**FOR THE COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF BANKING
BUREAU OF COMPLIANCE, INVESTIGATION
AND LICENSING**

Robert Knaub, Administrator
Bureau of Compliance,
Investigation and Licensing
Department of Banking

Date: 5/10/11

FOR ROUTE 94 MOTORS, LLC

(Officer Signature)

(Print Officer Name)

Vice President
(Title)

Date: 4/30/11