

3. Lawson Bros. is a Pennsylvania Business Corporation located at RD#4, Box 329-A, Route 69 Sugar Grove, Pennsylvania 16350.

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 Department licensed Lawson Bros. as an Installment Seller, license no. 8284 through September 30, 2007.

6. 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.

7. Lawson Bros. failed to timely submit a license renewal application for license no. 8284 and the Department cancelled license no. 8284 on October 1, 2007. 69 P.S. § 605, 69 P.S. § 607D.

8. The MVSFA prohibited Lawson Bros. 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).

9. In July of 2012, Lawson Bros. discovered that it no longer possessed an installment seller license from the Department.

10. Immediately subsequent to the discovery, Lawson Bros. submitted a new application (“New Application”) for an installment seller license on August 9, 2012.

11. As part of the New Application, Lawson Bros. spoke with the Department and it was discovered that Lawson Bros. had engaged in numerous installment sales between the cancellation of the prior license and the submission of its New Application on August 9, 2012.

12. Lawson Bros. cooperated fully with the Department.

13. Upon receiving and reviewing Lawson Bros.' New Application, the Department granted Lawson Bros. a new installment seller license, license no. 38513, on August 23, 2012.

Authority of the Department

14. 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.

15. 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).

16. 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

17. Lawson Bros. 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

18. Fine. Lawson Bros. agrees to pay a fine of ten thousand dollars (\$10,000) which shall be payable to the Department in twenty-four (24) monthly payments. The first payment in the amount of eight hundred dollars (\$800) shall be due on October 1, 2012. The remaining twenty-three (23) payments of four hundred dollars (\$400) shall be made on the first of each month thereafter until the final payment is made on September 1, 2014. 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 and Licensing, 17 N. 2nd Street, Suite 1300, Harrisburg, PA 17101.

19. Corrective Measures. Upon the Effective Date of the Order, as defined in paragraph 26 below, Lawson Bros. shall not engage in the business of installment sales if at any time it should become unlicensed.

FURTHER PROVISIONS

20. Consent. Lawson Bros. hereby knowingly, willingly, voluntarily and irrevocably consents to the entry of this Order pursuant to the Bureau's order authority under the MVSFA and agrees that it understands all of the terms and conditions contained herein. Lawson Bros., 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.

21. Publication and Release. Lawson Bros. consents to the publication and release of this Order.

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

23. 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 Lawson Bros.

24. Binding Nature. The Department, Lawson Bros., and all officers, owners, directors, employees, heirs and assigns of Lawson Bros. intend to be and are legally bound by the terms of this Order.

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

26. Effectiveness. Lawson Bros. hereby stipulates and agrees that the Order shall become effective on the date that the Bureau executes the Order (the "Effective Date").

27. 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 Lawson Bros. in the future regarding all matters not resolved by this Order.

b. Lawson Bros. 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.

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

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

30. 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 Lawson Bros. intending to be legally bound do hereby execute this Consent Agreement and Order.

FOR THE COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF BANKING
BUREAU OF COMPLIANCE AND LICENSING

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

Date: 9/19/12

FOR LAWSON BROS. QUALITY AUTO, INC.

(Officer Signature)

(Print Officer Name)

PRESIDENT

(Title)

Date: 9-7-2012