

3. R.D.C. Imports is an entity that engages in the business of selling motor vehicles to consumers through installment sale contracts.

4. R.D.C. Imports operates from its sole location at 4813 William Flynn Highway, Allison Park, Pennsylvania 15101.

5. R.D.C. Imports was licensed by the Department as an installment seller, license no. 15156, but allowed its license to expire on September 30, 2009.

6. R.D.C. Imports applied for and obtained another installment seller license, license no. 29789, on December 15, 2009.

7. As a result, R.D.C. Imports operated without a license from October 1, 2009 through December 15, 2009.

8. On April 19, 2011, an examiner from the Bureau commenced an examination of R.D.C. Imports.

VIOLATION

9. The examiner found that R.D.C. Imports entered into nine installment sale contracts between October 1, 2009 and December 15, 2009 when it did not have an installment seller license.

10. Section 4.1 of the MVSFA provides, in relevant part:

no person shall engage or continue to engage in this Commonwealth either as principal, employe, agent or broker . . . [i]n the business of an installment seller of motor vehicles under installment sale contracts, except as authorized in this act, under license issued by the department

See 69 P.S. § 604.1.

11. By continuing to engage in the business of an installment seller of motor vehicles under installment sale contracts while not licensed by the Department, R.D.C. Imports violated Section 4.1 of the MVSFA.

RELIEF

12. Fine. Within 30 days of the Effective Date of this Order as defined in Paragraph 20, R.D.C. Imports shall pay to the Department a fine in the amount of \$900. The fine shall be paid by certified check or money order made payable to the "Department of Banking." The fine shall be mailed or delivered to the attention of the Bureau of Compliance and Licensing, Pennsylvania Department of Banking, 17 N. Second Street, Suite 1300, Harrisburg, PA 17101.

13. Corrective Action. R.D.C. Imports shall not engage in the business of an installment seller unless it is licensed by the Department.

FURTHER PROVISIONS

14. Consent. R.D.C. Imports 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. R.D.C. Imports, 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.

15. Consumers' Rights. This Order shall not limit or impair consumers' rights under Section 35 of the MVSFA. 69 P.S. § 635.

16. Publication. The Department will publish this Order pursuant to its authority in Section 302.A.(5) of the Department of Banking Code. 71 P.S. § 733-302.A.(5).

17. 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 R.D.C. Imports.

18. Binding Nature. The Department, R.D.C. Imports, and all officers, owners, directors, employees, heirs and assigns of R.D.C. Imports intend to be and are legally bound by the terms of this Order.

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

20. Effectiveness. R.D.C. Imports hereby stipulates and agrees that the Order shall become effective on the date that the Bureau executes this Order (“Effective Date”).

21. 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 R.D.C. Imports in the future regarding all matters not resolved by this Order.

b. R.D.C. Imports 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.

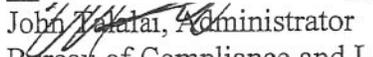
22. Authorization. The parties below are authorized to execute this Order and legally bind their respective parties.

23. Counterparts. This Order may be executed in separate counterparts and by facsimile or electronic mail in portable document format “PDF.”

24. 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 Commonwealth of Pennsylvania, Department of Banking, Bureau of Compliance and Licensing and R.D.C. Imports, LTD. d/b/a Foreign Traffic Imports Sales & Service 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**

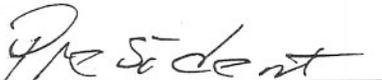

John Takalai, Administrator
Bureau of Compliance and Licensing
Department of Banking

Date: 3-2-2012

**FOR R.D.C. IMPORTS, LTD.
d/b/a FOREIGN TRAFFIC IMPORTS SALES & SERVICE**

(Officer Signature)

(Print Officer Name)



(Title)

Date: 2-22-12