

COMMONWEALTH OF PENNSYLVANIA  
DEPARTMENT OF BANKING AND SECURITIES

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COMMONWEALTH OF PENNSYLVANIA :  
DEPARTMENT OF BANKING AND :  
SECURITIES, COMPLIANCE OFFICE :

v. :

Docket No.: 24 0010 (BNK-ORD)

RED CARPET AUTO SALES, :  
LIMITED LIABILITY COMPANY :  
JOSHUA DEWITT, individually :  
JUDITH DEWITT, individually :

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**NOTICE TO ANSWER AND REQUEST A HEARING**

You, Joshua DeWitt, individually, and Red Carpet Auto Sales, Limited Liability Company, have the right to challenge the attached Order to Revoke (“Order”) by filing an Answer, in writing, with the Docket Clerk **within 30 days** of the date of this Order, pursuant to 12 Pa.C.S. § 6218. **If you do not file an Answer within 30 days, then you will waive your right to a hearing and the Banking and Securities Commission (“Commission”) may enter a final order against you.**

Your Answer must be in writing. Your Answer must specifically admit or deny the allegations in the Order, set forth the facts you rely upon and state concisely the law you rely upon. General denials of the allegations set forth in the Order are not sufficient; you must support your denials with specific facts. Failure to support your denials with specific facts may cause the Commission to deem the facts in the Order as admitted and to enter a final order against you, without a hearing.

The Answer and any other documents relating to this matter must be filed via first-class mail and electronic mail with the Docket Clerk:

Linnea Freeberg, Docket Clerk  
Pennsylvania Department of Banking and Securities  
17 N. Second Street, Suite 1300  
Harrisburg, PA 17101  
Email: [RA-BNDOCKETCLERK@pa.gov](mailto:RA-BNDOCKETCLERK@pa.gov)

Further, you must serve a copy of the Answer and any other documents on the person who signed the Order by providing a hard and electronic copy to his or her counsel indicated below:

Office of Chief Counsel  
Pennsylvania Department of Banking and Securities  
17 N. Second Street, Suite 1300  
Harrisburg, PA 17101

Email: [RA-BNCHIEFCOUNSEL@pa.gov](mailto:RA-BNCHIEFCOUNSEL@pa.gov)

Once you file your Answer, you will be notified of pertinent information such as the name of the presiding officer designated by the Commission to hear this matter and, if a hearing is scheduled, the date, time, and location of the hearing. You have the right to be represented by an attorney.

The hearing and all other procedural matters will be governed by the Pennsylvania Administrative Agency Law, 2 Pa.C.S. §§ 501-508, 701-704, and the General Rules of Administrative Practice and Procedure, 1 Pa. Code §§ 31.1.-35.251.

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SECURITIES, COMPLIANCE OFFICE	:	
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RED CARPET AUTO SALES,	:	Docket No.: 24 <u>0010</u> (BNK-ORD)
LIMITED LIABILITY COMPANY	:	
JOSHUA DEWITT, individually	:	
JUDITH DEWITT, individually	:	

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**ORDER TO REVOKE**

Through this Order to Revoke (“Order”), the Commonwealth of Pennsylvania Department of Banking and Securities (“Department”), Compliance Office (“Office”), hereby notifies Red Carpet Auto Sales, Limited Liability Company (“Red Carpet”) that its Installment Seller license will be revoked within 30 days and this Order will become final. In support of its Order, the Office states the following:

**PARTIES**

1. The Department is the Commonwealth of Pennsylvania’s administrative agency authorized and empowered to administer and enforce the Consumer Credit Code (“CCC”) as it relates to motor vehicle sales finance, 12 Pa.C.S. § 6201 *et seq.*
2. The Office is primarily responsible for administering and enforcing the CCC for the Department.
3. Red Carpet is currently licensed as an Installment Seller, license number 81255.
4. Red Carpet was, at all times material herein, a Pennsylvania limited liability company with a principal place of business at 800 Snyder Street, Connellsville, Pennsylvania 15425.

5. Joshua DeWitt and Judith DeWitt are the sole owners and managing members of Red Carpet.

6. Joshua DeWitt (“DeWitt”) is the contact for licensing, examinations, compliance, consumer services, and billing of Red Carpet.

### **BACKGROUND**

7. On August 2, 2023, DeWitt was indicted in the United States District Court for the Western District of Pennsylvania with one count of conspiracy to commit mail and bank fraud pursuant to 18 U.S.C. §1349 and two counts of mail fraud pursuant to 18 U.S.C. §1341 and §1342 related to DeWitt’s conduct in connection with Red Carpet.

8. The case was docketed at No. 2:22-cr-00193-AJS-1.

9. On October 11, 2023, DeWitt pled guilty to conspiracy to commit mail and bank fraud pursuant to 18 U.S.C. § 1349, and on February 14, 2024, DeWitt was sentenced.

### **AUTHORITY**

10. Section 6218(a)(13) of the CCC provides that the Department may revoke or suspend a license if it finds that a licensee has, “[e]ngaged in unfair, deceptive, fraudulent, or illegal practices or conduct in connection with a business regulated by this chapter.” 12 Pa.C.S. §6218(a)(13).

11. The Department has the authority to issue enforcement orders including the authority to revoke any license issued pursuant to the CCC, if a licensee has failed to comply with or violated any provision of the CCC. 12 Pa.C.S. §§ 6203(a)(5), 6218(a).

**VIOLATIONS**

12. By being convicted of an illegal practice or conduct in connection to Red Carpet, Red Carpet and DeWitt are in violation of Section 6218(a)(13) of the CCC and have failed to comply with the provisions of the CCC. 12 Pa.C.S. §6218(a)(13).

**RELIEF**

**AND NOW THEREFORE**, since DeWitt has been convicted of an illegal practice or conduct in connection with Red Carpet, the Office, pursuant to the authority referenced above, hereby issues the following Order:

13. No later than the Effective Date of this Order, as defined in paragraph 15 below, Red Carpet’s Installment Seller license number 81255 shall be REVOKED, meaning that DeWitt, individually, and Red Carpet and its owners, officers, directors and/or employees, shall not engage in the installment seller business in Pennsylvania.

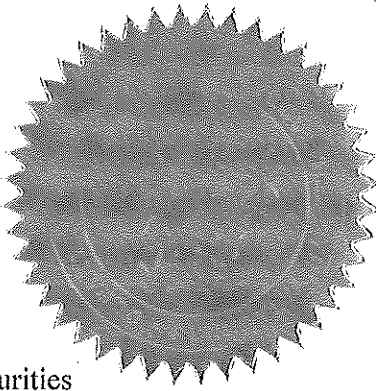
14. Nothing in this Order shall prevent the Office from taking any further administrative action as it deems necessary.

15. The effective date of this Order (“Effective Date”) shall be 30 days after the date this Order is signed below.

**IT IS SO ORDERED.**

Redacted

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John Talalai, Director  
Compliance Office  
Pennsylvania Department of Banking and Securities



03/12/2024

\_\_\_\_\_  
(Date)

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CERTIFICATE OF SERVICE

I hereby certify that I have this day served a copy of the foregoing *Order to Revoke* upon the parties below, who constitute the only parties of record in this proceeding, in accordance with the requirements of 1 Pa. Code § 33.35, 33.36 and 33.37:

BY CERTIFIED AND FIRST-CLASS MAIL

Red Carpet Auto Sales, Limited Liability Company  
Joshua DeWitt, individually  
Judith DeWitt, individually  
800 Snyder Street  
Connellsville, PA 15425

Dated this 4<sup>th</sup> of March 2024.

Redacted  
\_\_\_\_\_  
Eileen Smith, Legal Office Administrator  
Office of Chief Counsel  
FOR: Commonwealth of Pennsylvania  
Department of Banking and Securities  
17 North Second Street, Suite 1300  
Harrisburg, PA 17101  
(717) 787-1471