

MAR 06 2012

INDIANA  
SECRETARY OF STATE

STATE OF INDIANA  
OFFICE OF THE SECRETARY OF STATE  
AUTO DEALER SERVICES DIVISION

IN THE MATTER OF: )  
 ) Cause No. DLR 12-0075 AC  
 J & F AUTO SALES, )  
 )  
 )  
 Respondent. )

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**CONSENT AGREEMENT**

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The Office of the Indiana Secretary of State, Auto Dealer Services Division (the “Division”) and Respondent J & F Auto Sales (“J & F”) agree and stipulate to the following:

1. The Division is a division of the Office of the Secretary of State. The Division has jurisdiction over matters relating to automobile dealers, as provided by Indiana Code § 9-23-0.7-1.
2. J & F is a business entity that provided the Division with a last known business address of 3000 N. Granville Avenue, Muncie, Indiana, 47303.
3. J & F is also a dealer, or other entity defined by Indiana Code § 9-23-2-1, that holds Indiana dealer license #1100840.
4. On February 16, 2011, the Division filed an Administrative Complaint (“Complaint”) against J & F.
5. The Division’s allegations in the Complaint against J & F are hereby incorporated herein.
6. In lieu of a hearing, J & F and the Division agree as follows:
  - (a) J & F waives its right to a hearing pursuant to Indiana Code § 9-23-2-14(d).
  - (b) J & F waives its right to an appeal pursuant to Indiana Code § 9-23-2-17.

(c) J & F shall pay a total civil monetary penalty of One Thousand Dollars (\$1,000.00) to the Division on or before March 2, 2012.

(d) J & F agrees not to violate any statutes or administrative regulations that pertain to dealers including, but not limited to, the Indiana Motor Vehicles Manufacturers, Distributors, and Dealers Act, Indiana Code § 9-23-2.

7. The failure of J & F to adhere to the terms of this Consent Agreement shall constitute grounds for administrative action against J & F and any party involved in the violation.

8. This Consent Agreement is executed in the public interest, and the entry of this Consent Agreement merely reflects the parties' mutual desire to resolve this matter without formal administrative proceedings. This Consent Agreement may be used to show repetitive conduct should J & F commit future violations of the Act.

9. The parties to this Consent Agreement agree that all the terms of the Agreement are contractual and that none is a mere recital.

10. This Consent Agreement may be executed in multiple counterparts, each of which shall be considered binding on all parties.

11. This Consent Agreement is expressly subject to the approval of the Commissioner, and should the Commissioner fail or refuse, for any reason, to approve this Consent Agreement, the same shall be of no force or effect, and it shall not be admissible into evidence nor referred to any hearing held in connection with the matters referred to herein.

-- Please see following page for continuation of this Consent Agreement. --

J & F AUTO SALES

INDIANA SECRETARY OF STATE  
AUTO DEALER SERVICES DIVISION

By: *Flores Kamanda*

By: *Ashley Humphries*

Printed: FLORES KAMANDA

Ashley Humphries  
Enforcement Attorney

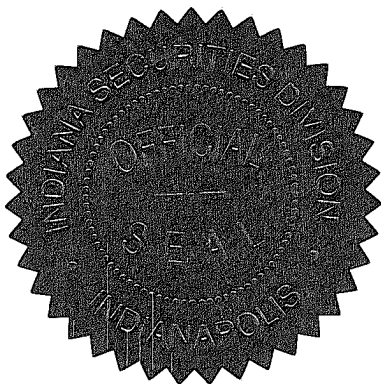
Title: 3/2/2012

Date: OWNER

Date: 3/5/12

APPROVED and ORDERED at Indianapolis, Indiana this 6<sup>TH</sup> day of MARCH, 2012.

OFFICE OF THE INDIANA  
SECRETARY OF STATE



*Chris Naylor*

CHRIS NAYLOR  
SECURITIES COMMISSIONER