

**MINUTES OF THE MEETING  
OF THE  
LOUISIANA MOTOR VEHICLE COMMISSION  
MOTOR VEHICLE SALES FINANCE DIVISION  
3519 12<sup>th</sup> Street  
Metairie, Louisiana 70002  
Monday, September 17, 2012**

The meeting was called to order at 12:12 p.m. by Chairman Raymond J. Brandt.

Present were:

Chairman Raymond J. Brandt	Commissioner Troy J. Duhon
Commissioner John W. Timmons	Commissioner Joseph W. "Bill" Westbrook
Commissioner Maurice C. Guidry	Commissioner Alexis D. Hocevar
Commissioner Don P. Hargroder	Commissioner Donna S. Corley

L. A. House, Executive Director  
Adrian F. LaPeyronnie, III, Counselor  
Gregory F. Reggie, Counselor  
Burgess E. McCranie, Jr., Counselor

Absent were:

Commissioner V. Price LeBlanc, Jr.	Commissioner Brian C. Bent
Commissioner John B. Fabre	Commissioner Thad J. Ryan, III
Commissioner James C. "Jim" Hicks	Commissioner Philip E. Tarver

\*\*\*\*\*

Also, in attendance were: Brian Hall, Territory Manager of VT LeeBoy, Inc.; Chris Kenchen of Covington Sales & Service, Inc.; Duane Cowart, Lobbyist for the NMMA and MIC; Bill Langkopp; Michelle Ducharme, Attorney for Louisiana Senate; and Commission staff: Ingya Cattle, Assistant Executive Director; Art Quick, Compliance Investigator 5; Commission Investigators, Amy Lawson, Ayanna Burton and Neil Rogers; Administrative Coordinators, Sylvia Schwarz, Jay Williams, Gaynelle Mitchell and Josh Stevenson.

\*\*\*\*\*

The Executive Director advised the Commission Members a pre-hearing had been on July 9, 2012, pursuant to LSA-R.S. 49:961C, regarding Hearing #2012-028, Lowery Furniture and Appliance, L.L.C., 1021 Van Avenue, Bastrop, Louisiana 71220, for alleged violations of LSA-R.S. 6:969.35.A.(1) Authority to make consumer loans; assignees; authority to issue debt waiver or debt forgiveness agreements. In attendance representing Lowery Furniture And Appliance, L.L.C. was David Lowery and Kathy Harris, Owners and Travis Holley, Esq.; and representing the Commission were: Chairman Raymond J. Brandt; Counselor Burgess McCranie; Amy Lawson and Neil Rogers, Commission Investigators; Stacey Broussard and Joshua Stevenson, Administrative Coordinators 3; Assistant Executive Director, Ingya Cattle; and the Executive Director. The Executive Director advised the Commission Members the following Consent Judgment had been recommended by the Chairman and accepted by the representatives of Lowery Furniture And Appliance, L.L.C., if accepted and ratified by the Commission. Commissioner Duhon made a motion to accept and ratify the Consent Judgment in this matter. Commissioner Hocevar seconded this motion and it was unanimously approved.

**IN RE:**

**Hearing #2012-028**

**Lowery Furniture And Appliance, L.L.C.  
1021 Van Avenue  
Bastrop, Louisiana 71220**

**Alleged violations of LSA-R.S. 6:969.35.A.(1) Authority to make consumer loans; assignees; authority to issue debt waiver or debt forgiveness agreements**

**CONSENT JUDGMENT**

After considering the entire record in this matter and the interest of the parties in amicably resolving it, the parties have consented to a judgment in favor of the Louisiana Motor Vehicle Commission based upon alleged violations by Lowery Furniture And Appliance, L.L.C. of LSA-R.S. 6:969.35.A.(1) Authority to make consumer loans; assignees; authority to issue

debt waiver or debt forgiveness agreements. Therefore, based on the parties' mutual consent;

**IT IS ORDERED, ADJUDGED, AND DECREED** that Lowery Furniture And Appliance, L.L.C., 1021 Van Avenue, Bastrop, Louisiana 71220, in complete satisfaction of all above-referenced violations, pay a fine to the Louisiana Motor Vehicle Commission in the amount of THIRTY-FIVE THOUSAND (\$35,000.00) DOLLARS.

**IT IS FURTHER ORDERED, ADJUDGED, AND DECREED** that Lowery Furniture And Appliance, L.L.C., 1021 Van Avenue, Bastrop, Louisiana 71220, file its 2006, 2007, 2008, 2009, 2010, 2011, and 2012 applications for motor vehicle sales finance licenses.

**IT IS FURTHER ORDERED, ADJUDGED, AND DECREED** that Lowery Furniture And Appliance, L.L.C., 1021 Van Avenue, Bastrop, Louisiana 71220, pay the cost of the pre-hearing conference to the Louisiana Motor Vehicle Commission in the amount of THREE HUNDRED (\$300.00) DOLLARS.

**JUDGMENT RENDERED AND SIGNED** this 17th day of September, 2012.

\_\_\_\_\_  
**Chairman Raymond J. Brandt**  
**LOUISIANA MOTOR VEHICLE COMMISSION**

**AGREED:**

**LOWERY FURNITURE AND APPLIANCE, L.L.C.**

By: \_\_\_\_\_

**LOUISIANA MOTOR VEHICLE COMMISSION**

By: \_\_\_\_\_  
Burgess E. McCranie, Jr., Commission Counsel

\*\*\*\*\*

Chairman Brandt called for a reading of the minutes of the May 14, 2012 meeting. Commissioner Westbrook made a motion to accept the minutes as read. Commissioner Guidry seconded this motion and it was unanimously approved.

\*\*\*\*\*

The Executive Director was directed to include in these minutes the following excerpt from the Louisiana Motor Vehicle Commission meeting immediately preceding this meeting.

“Chairman Brandt asked for a review of the May, June, July, and August financial statements of the Louisiana Motor Vehicle Commission, Motor Vehicle Sales Finance Division, copies of which were before each Commission Member. Commissioner Guidry made a motion to accept the May, June, July, and August financial statements as presented and incorporate into these minutes. This motion was seconded by Commissioner Hocevar and it was unanimously approved.”

\*\*\*\*\*

Chairman Brandt called for a review of the motor vehicle sales finance license issued:

<i>SALES FINANCE COMPANY</i>	<i>CITY</i>	<i>LIC. #</i>
Lowery Furniture and Appliance, L.L.C.	Basrtop, Louisiana	#SF-2006-01045

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2006-01045. Commissioner Timmons seconded this motion and it was unanimously approved.

<i>SALES FINANCE COMPANY</i>	<i>CITY</i>	<i>LIC. #</i>
Joe H. Couvillion DBA Joe's Used Cars No. 2	Alexandria, Louisiana	#SF-2009-00957

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2009-00957. Commissioner Westbrook seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
Cooke Family Enterprise, LLC DBA Renegade Harley Davidson	Alexandria, Louisiana	#SF-2011-00965

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2011-00965. Commissioner Westbrook seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
Agricredit Acceptance LLC.	Johnston, Iowa	#SF-2012-00861

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00861. Commissioner Duhon seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
Madeline J. Pete DBA M R & E Sales	St. Martinville, Louisiana	#SF-2012-00863

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00863. Commissioner Guidry seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
Gulfeo of Louisiana, Inc. DBA Tower Loan of Denham Springs	Denham Springs, Louisiana	#SF-2012-00864

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00864. Commissioner Duhon seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
Dixie Auto Sales, LLC	Ball, Louisiana	#SF-2012-00867

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00867. Commissioner Westbrook seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
Boss Used Cars, LLC	Arabi, Louisiana	#SF-2012-00876

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00876. Commissioner Duhon seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
Beauregard Credit LLC	DeRidder, Louisiana	#SF-2012-00877

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00877. Commissioner Corley seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
D.C.T. Financial, LLC	Metairie , Louisiana	#SF-2012-00879

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00879. Commissioner Duhon seconded this motion and it was unanimously approved.

<u><b>SALES FINANCE COMPANY</b></u>	<u><b>CITY</b></u>	<u><b>LIC. #</b></u>
Volvo Car Financial Services U.S., LLC	Rockleigh, New Jersey	#SF-2012-00882

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00882. Commissioner Duhon seconded this motion and it was unanimously approved.

<u><b>SALES FINANCE COMPANY</b></u>	<u><b>CITY</b></u>	<u><b>LIC. #</b></u>
Automotive Finance Company, L.L.C.	Baton Rouge, Louisiana	#SF-2012-00884

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00884. Commissioner Timmons seconded this motion and it was unanimously approved.

<u><b>SALES FINANCE COMPANY</b></u>	<u><b>CITY</b></u>	<u><b>LIC. #</b></u>
GFC Lending LLC DBA Go Financial	Phoenix, Arizona	#SF-2012-00885

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00885. Commissioner Guidry seconded this motion and it was unanimously approved.

<u><b>SALES FINANCE COMPANY</b></u>	<u><b>CITY</b></u>	<u><b>LIC. #</b></u>
Yankee Motors LLC	Pollock, Louisiana	#SF-2012-00886

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00886. Commissioner Westbrook seconded this motion and it was unanimously approved.

<u><b>SALES FINANCE COMPANY</b></u>	<u><b>CITY</b></u>	<u><b>LIC. #</b></u>
Republic Finance, LLC DBA Republic Finance	Shreveport, Louisiana	#SF-2012-00888

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00888. Commissioner Hargroder seconded this motion and it was unanimously approved.

<u><b>SALES FINANCE COMPANY</b></u>	<u><b>CITY</b></u>	<u><b>LIC. #</b></u>
Prestige Financial Services, Inc.	Salt Lke City, Utah	#SF-2012-00889

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00889. Commissioner Duhon seconded this motion and it was unanimously approved.

<u><b>SALES FINANCE COMPANY</b></u>	<u><b>CITY</b></u>	<u><b>LIC. #</b></u>
Carfinance Capital LLC	Irvine, California	#SF-2012-00891

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00891. Commissioner Duhon seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
Cajun Loan and Mortgage of Lafayette, Inc.	Lafayette, Louisiana	#SF-2012-00895

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00895. Commissioner Guidry seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
CFC Funding LLC	Irvine, California	#SF-2012-00900

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00900. Commissioner Duhon seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
1st Franklin Financial Corporation (Georgia)	Springhill, Louisiana	#SF-2012-00901

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00901. Commissioner Westbrook seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
First Tower Loan, LLC. DBA Tower Loan of Abbeville	Abbeville, Louisiana	#SF-2012-00911

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00911. Commissioner Guidry seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
First Tower Loan, LLC. DBA Tower Loan of Alexandria	Alexandria, Louisiana	#SF-2012-00912

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00912. Commissioner Westbrook seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
First Tower Loan, LLC. DBA Tower Loan of Bastrop	Bastrop, Louisiana	#SF-2012-00913

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00913. Commissioner Guidry seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
First Tower Loan, LLC. DBA Tower Loan of Bossier City	Bossier City, Louisiana	#SF-2012-00914

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00914. Commissioner Corley seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
First Tower Loan, LLC. DBA Tower Loan of Crowley	Crowley, Louisiana	#SF-2012-00915

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00915. Commissioner Corley seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
First Tower Loan, LLC. DBA Tower Loan of Lake Charles	Lake Charles, Louisiana	#SF-2012-00916

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00916. Commissioner Corley seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
First Tower Loan, LLC. DBA Tower Loan of Lake Providence	Lake Providence, Louisiana	#SF-2012-00917

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00917. Commissioner Duhon seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
First Tower Loan, LLC. DBA Tower Loan of Leesville	Leesville, Louisiana	#SF-2012-00918

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00918. Commissioner Westbrook seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
First Tower Loan, LLC. DBA Tower Loan of Minden	Minden, Louisiana	#SF-2012-00919

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00919. Commissioner Westbrook seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
First Tower Loan, LLC. DBA Tower Loan of Monroe	Monroe, Louisiana	#SF-2012-00920

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00920. Commissioner Duhon seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
First Tower Loan, LLC. DBA Tower Loan of Natchitoches	Natchitoches, Louisiana	#SF-2012-00921

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00921. Commissioner Westbrook seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
First Tower Loan, LLC. DBA Tower Loan of New Roads	New Roads, Louisiana	#SF-2012-00922

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00922. Commissioner Timmons seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
First Tower Loan, LLC. DBA Tower Loan of Pineville	Pineville, Louisiana	#SF-2012-00923

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00923. Commissioner Timmons seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
First Tower Loan, LLC. DBA Tower Loan of Ruston	Ruston, Louisiana	#SF-2012-00924

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00924. Commissioner Westbrook seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
First Tower Loan, LLC. DBA Tower Loan of Shreveport	Shreveport, Louisiana	#SF-2012-00925

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00925. Commissioner Hargroder seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
First Tower Loan, LLC. DBA Tower Loan of West Monroe	West Monroe, Louisiana	#SF-2012-00926

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00926. Commissioner Timmons seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
First Tower Loan, LLC. DBA Tower Loan of Winnfield	Winnfield, Louisiana	#SF-2012-00927

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00927. Commissioner Westbrook seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
First Tower Loan, LLC. DBA Tower Loan of Winnsboro	Winnsboro, Louisiana	#SF-2012-00928

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00928. Commissioner Westbrook seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
Tower Loan of Mississippi, LLC. DBA Tower Loan of Hammond	Hammond, Louisiana	#SF-2012-00929

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00929. Commissioner Duhon seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
Gulfco of Louisiana, LLC. DBA Tower Loan of Amite	Amite, Louisiana	#SF-2012-00933

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00933. Commissioner Timmons seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
Gulfco of Louisiana, LLC. DBA Tower Loan of Bogalusa	Bogalusa, Louisiana	#SF-2012-00934

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00934. Commissioner Duhon seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
Gulfco of Louisiana, LLC. DBA Tower Loan of Bunkie	Bunkie, Louisiana	#SF-2012-00935

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00935. Commissioner Westbrook seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
Gulfco of Louisiana, LLC. DBA Tower Loan of Covington	Covington, Louisiana	#SF-2012-00936

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00936. Commissioner Duhon seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
Gulfco of Louisiana, LLC. DBA Tower Loan of Cut Off	Cut Off, Louisiana	#SF-2012-00937

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00937. Commissioner Guidry seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
Gulfco of Louisiana, LLC. DBA Tower Loan of Denham Springs	Denham Springs, Louisiana	#SF-2012-00938

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00938. Commissioner Timmons seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
Gulfco of Louisiana, LLC. DBA Tower Loan of DeRidder	DeRidder, Louisiana	#SF-2012-00939

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00939. Commissioner Corley seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
Gulfco of Louisiana, LLC. DBA Tower Loan of Eunice	Eunice, Louisiana	#SF-2012-00940

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00940. Commissioner Corley seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
Gulfco of Louisiana, LLC. DBA Tower Loan of Farmerville	Farmerville, Louisiana	#SF-2012-00941

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00941. Commissioner Westbrook seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
Gulfco of Louisiana, LLC. DBA Tower Loan of Ferriday	Ferriday, Louisiana	#SF-2012-00942

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00942. Commissioner Westbrook seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
Gulfco of Louisiana, LLC. DBA Tower Loan of Gonzales	Gonzales, Louisiana	#SF-2012-00943

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00943. Commissioner Timmons seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
Gulfco of Louisiana, LLC. DBA Tower Loan of Hodge	Hodge, Louisiana	#SF-2012-00944

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00944. Commissioner Hargroder seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
Gulfco of Louisiana, LLC. DBA Tower Loan of Homer	Homer, Louisiana	#SF-2012-00945

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00945. Commissioner Westbrook seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
Gulfco of Louisiana, LLC. DBATower Loan of Houma	Houma, Louisiana	#SF-2012-00946

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00946. Commissioner Guidry seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
Gulfco of Louisiana, LLC. DBA Tower Loan of Jeanerette	Jeanerette, Louisiana	#SF-2012-00947

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00947. Commissioner Guidry seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
Gulfco of Louisiana, LLC. DBA Tower Loan of Jena	Jena, Louisiana	#SF-2012-00948

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00947. Commissioner Westbrook seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
Gulfco of Louisiana, LLC. DBA Tower Loan of Jennings	Jennings, Louisiana	#SF-2012-00949

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00949. Commissioner Corley seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
Gulfco of Louisiana, LLC. DBA Tower Loan of LaPlace	LaPlace, Louisiana	#SF-2012-00950

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00950. Commissioner Timmons seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
Gulfco of Louisiana, LLC. DBA Tower Loan of Mansfield	Mansfield, Louisiana	#SF-2012-00951

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00951. Commissioner Westbrook seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
Gulfco of Louisiana, LLC. DBA Tower Loan of Many	Many, Louisiana	#SF-2012-00952

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00952. Commissioner Westbrook seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
Gulfco of Louisiana, LLC. DBA Tower Loan of Marksville	Marksville, Louisiana	#SF-2012-00953

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00953. Commissioner Westbrook seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
Gulfco of Louisiana, LLC. DBA Tower Loan of Morgan City	Morgan City, Louisiana	#SF-2012-00954

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00954. Commissioner Hargroder seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
Gulfco of Louisiana, LLC. DBA Tower Loan of New Iberia	New Iberia, Louisiana	#SF-2012-00955

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00955. Commissioner Guidry seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
Gulfco of Louisiana, LLC. DBA Tower Loan of Oakdale	Oakdale, Louisiana	#SF-2012-00956

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00956. Commissioner Westbrook seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
Gulfco of Louisiana, LLC. DBA Tower Loan of Plaquemine	Plaquemine, Louisiana	#SF-2012-00957

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00957. Commissioner Timmons seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
Gulfco of Louisiana, LLC. DBA Tower Loan of Rayville	Rayville, Louisiana	#SF-2012-00958

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00958. Commissioner Westbrook seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
Gulfco of Louisiana, LLC. DBA Tower Loan of South Shreveport	Shreveport, Louisiana	#SF-2012-00959

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00959. Commissioner Westbrook seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
Gulfco of Louisiana, LLC. DBA Tower Loan of Slidell	Slidell, Louisiana	#SF-2012-00960

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00960. Commissioner Duhon seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
Gulfco of Louisiana, LLC. DBA Tower Loan of Springhill	Springhill, Louisiana	#SF-2012-00961

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00961. Commissioner Hargroder seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
Gulfco of Louisiana, LLC. DBA Tower Loan of Tallulah	Tallulah, Louisiana	#SF-2012-00962

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00962. Commissioner Westbrook seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
Gulfco of Louisiana, LLC. DBA Tower Loan of Ville Platte	Ville Platte, Louisiana	#SF-2012-00963

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00963. Commissioner Westbrook seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
Gulfco of Louisiana, LLC. DBA Tower Loan of Vivian	Vivian, Louisiana	#SF-2012-00964

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00964. Commissioner Westbrook seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
Gulfco of Louisiana, LLC. DBA Tower Loan of Zachary	Zachary, Louisiana	#SF-2012-00965

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00965. Commissioner Timmons seconded this motion and it was unanimously approved.

<b><u>SALES FINANCE COMPANY</u></b>	<b><u>CITY</u></b>	<b><u>LIC. #</u></b>
1st Franklin Financial Corporation (Georgia)	Sulphur, Louisiana	#SF-2012-00966

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00966. Commissioner Corley seconded this motion and it was unanimously approved.

<u>SALES FINANCE COMPANY</u>	<u>CITY</u>	<u>LIC. #</u>
Joe H. Couvillion DBA Joe's Used Cars No. 1	Alexandria, Louisiana	#SF-2012-00967

The Executive Director reported the application and supporting documentation were in order for this motor vehicle sales finance applicant. Commissioner Hocevar motion to ratify the motor vehicle sales finance license issued, #SF-2012-00967. Commissioner Westbrook seconded this motion and it was unanimously approved.

\*\*\*\*\*

Chairman Brandt called for a review of the GAP administrator licenses issued:

<u>GAP ADMINISTRATOR</u>	<u>CITY</u>	<u>LIC. #</u>
Family First Dealer Services, LLC	Ponte Vedra Beach, Florida	#GA-2012-00121

The Executive Director reported the application and supporting documentation were in order for this GAP administrator applicant. Commissioner Duhon made a motion to ratify the motor vehicle sales finance license issued, #GA-2012-00121. Commissioner Duhon seconded this motion and it was unanimously approved.

\*\*\*\*\*

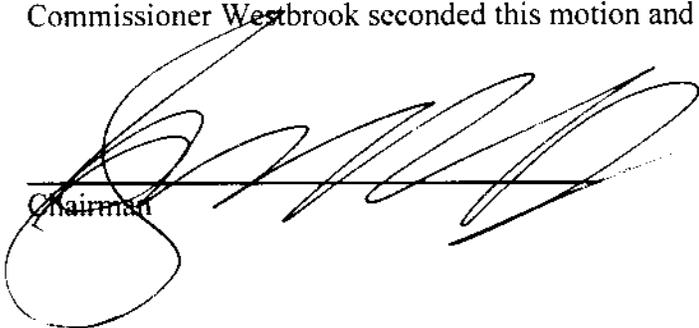
The Chairman called for a review of the license issued. Commissioner Hocevar made a motion to ratify the licenses issued: sales finance, #SF-2006-01045, #SF-2007-01076, #SF-2008-01024, #SF-2009-00956 through #SF-2009-00957, #SF-2010-00945 through #SF-2009-00947, #SF-2011-00964 through #SF-2011-00967, and #SF-2012-00860 through #SF-2012-00968; GAP Administrator, #GA-2012-00121; GAP Administrator Agents, #GAA-2012-00057 through #GAA-2012-00059. Commissioner Duhon seconded this motion and it was unanimously approved.

\*\*\*\*\*

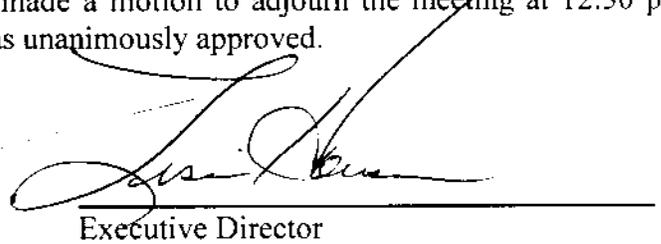
The Executive Director reported on routine matters being handled by the staff and not requiring action by the Commission at this time.

\*\*\*\*\*

There being no further business, Commissioner Guidry made a motion to adjourn the meeting at 12:30 p.m. Commissioner Westbrook seconded this motion and it was unanimously approved.



Chairman



Executive Director