

**COLORADO DEPARTMENT OF REVENUE
MOTOR VEHICLE DEALER BOARD**

Case No. BD 18-0652

STIPULATION AND FINAL AGENCY ORDER

IN THE MATTER OF: AFFORDABLE AUTO INC.
Used Motor Vehicle Dealer License Number 43586

Respondent.

IT IS HEREBY STIPULATED & AGREED by and between the Colorado Department of Revenue, Auto Industry Division (“Division”), Motor Vehicle Dealer Board (“Board”) and Affordable Auto, Inc. (“Respondent”) (collectively the “Parties”) in lieu of further legal action:

1. The Board has jurisdiction over Respondent and the subject matter of this Stipulation and Final Agency Order (“Order”) as set forth in article 20 of Title 44, C.R.S., and the Administrative Procedure Act, article 4 of Title 24, C.R.S.
2. Respondent has been licensed as a used motor vehicle dealer in the State of Colorado at all times relevant herein.
3. The Board has alleged that Respondent violated the following:
 - A. Failing to provide the certificate of title to purchasers within thirty (30) days in violation of section 12-6-118(3)(o), C.R.S. [now section 44-20-121(3)(m), C.R.S.], to wit: section 42-6-112, C.R.S.; and
 - B. Engaging in a fraudulent or illegal sale to purchasers in violation of section 12-6-118(3)(h), C.R.S. [now section 44-20-121(3)(g), C.R.S.].
4. Respondent understands that:
 - A. Respondent has the right to be represented by an attorney of Respondent’s choice, at Respondent’s expense;
 - B. Respondent has the right to a formal hearing in accordance with article 20 of Title 44, C.R.S.;
 - C. By entering into this Order, Respondent knowingly and voluntarily waives the right to a hearing, and relieves the Board of its burden of proving the violations alleged herein;
 - D. Respondent knowingly and voluntarily waives the right to present a defense by oral and documentary evidence, and to cross-examine witnesses who would

testify on behalf of the Board; and,

E. Respondent knowingly and voluntarily waives the right to judicial review of this matter.

5. Respondent acknowledges receipt of sufficient notice, sufficient advisement of rights, and sufficient process in the proceedings of this case, and desires to resolve all issues, which were the subject of the investigation, by entering into this Stipulation and Final Agency Order.

6. Respondent admits to the allegations as alleged in paragraph 3 of this Stipulation and Final Agency Order.

7. Respondent agrees, in lieu of subsequent administrative proceedings, to submit to the following sanctions:

A. Respondent relinquishes its license. The relinquishment shall have the force and effect of a revocation order after hearing;

B. Respondent shall pay a fine \$20,000.00 for the admissions in paragraph 6 above. Of the total fine of \$20,000.00, Respondent agrees \$2,000.00 shall be due and payable within sixty (60) days from the date that this Stipulation and Final Agency Order is approved by the Board;

C. The remaining balance, amounting to \$18,000.00, shall be deferred and payable only if Respondent applies for, and is granted by the Board, any type of motor vehicle or powersports dealer license in the future;

D. If Respondent applies for any type of motor vehicle or powersports dealer license, at any time in the future, Respondent must comply with all requirements for Board licensure then in effect in addition to complying with paragraph (7)(C) immediately above;

E. Respondent shall not engage in any act that would require licensure by the State of Colorado for used motor vehicle dealer, a motor vehicle dealer, a used powersport vehicle dealer, or a powersport vehicle dealer unless Respondent obtains the appropriate licensure from the Colorado Motor Vehicle Dealer Board.

8. This Stipulation and Final Agency Order constitutes a finding by the Board that Respondent has engaged in fraudulent conduct that supports the opening of Respondent's surety bond for the purpose of reimbursement of any loss or damage suffered by any retail consumer. Respondent agrees not to oppose the opening of the surety bond.

9. Respondent agrees to strictly adhere to and to completely fulfill all requirements established in this Order.

10. This Order will not become an order of the Board unless and until the Board

approves it. If this Order is not approved by the Board, it is void, and the Parties shall not be bound by any provisions hereof or admissions herein.

11. Each Party shall bear its own costs and fees incurred in this action.

12. This Order is the complete integration of all understandings between the parties. No addition, deletion, or amendment shall have any force or effect whatsoever, except as mutually agreed to in a writing signed by both Parties.

13. The Parties agree to cooperate fully and to execute any and all supplementary documents and to take all additional actions necessary or appropriate to give full force and effect to the terms and intent of this Order.

14. The provisions of this Order shall be enforceable by the Parties before the Colorado Motor Vehicle Dealer Board, by any lawful remedy.

15. Respondent expressly acknowledges having read and understood completely the terms of this Order. Respondent enters this Order knowingly and voluntarily, after the opportunity to consult with counsel, and with full understanding of the legal consequences of this Order. Respondent expressly states the terms of this Order are fair, conscionable, and appropriate to reach a full and final resolution of this disciplinary matter.

16. This Order and all its terms shall have the same force and effect as an order entered by the Board after hearing pursuant to article 20 of Title 44, C.R.S., except that this Order cannot be appealed.

17. Respondent agrees that any violation of this Order may constitute grounds for disciplinary action and, if proven, may constitute a basis for further sanctions or for any other remedy authorized by law.

18. If this matter is referred to hearing for violation of this Order, this Order shall be admissible as evidence.

19. If an alleged violation of this Order is taken to hearing and the facts that constitute the violation are not proven, the Board shall not impose any additional sanction and this Order shall remain operative and in full force and effect. Respondent must comply with the terms of this Order during the pendency of, and after the conclusion of, such disciplinary action.

20. Once effective, this Order becomes a public record in the Board's custody at all times.

21. Effective Date. This Order becomes an order of the Board when accepted by the Board and signed by an authorized representative of the Board.

22. This Order is a full and final resolution of case number BD 18-0652. This Order does not resolve any other cases, complaints or matters, known or unknown to the Parties, as of the effective date of this Stipulation and Final Agency Order.

23. Respondent shall immediately provide written notice to the Board of any change of Respondent's address. Any notice required under this Order shall be valid if provided, in writing, to the last known written address provided to the Board by Respondent, which currently is:

Affordable Auto Inc.
15980 South Golden Road
Golden, CO 80401

Cari Jean Lewton
P.O. Box 17436
Golden, CO 80402

24. All correspondence and notices to the Board must be provided to the Board at the following address:

Colorado Department of Revenue, Auto
Industry Division
Chris Rouze, Division Director /Executive
Secretary
1697 Cole Boulevard, Suite 200A
Lakewood, Colorado 80401

25. Should any term or provision of this Order be declared invalid or become inoperative for any reason, such invalidity or failure does not affect the validity of any other term or provision hereof.

26. This Order may be signed in counterparts, each of which has full force and effect upon execution by all Parties.

27. Respondent warrants that it possesses the legal authority to enter into this Order and that it has taken all actions required by its procedures, by-laws, and/or applicable laws to exercise that authority, and to lawfully authorize its undersigned signatory to execute this Order and to bind Respondent to its terms.

28. The person executing this Order on behalf of Respondent warrants that such person has full authorization to execute this Stipulation and Final Agency Order.

REMAINDER OF THIS PAGE INTENTIONALLY LEFT BLANK

SIGNATURE PAGE TO FOLLOW

AGREED TO BY:

Chris J. Rouze
Chris J. Rouze
Director/ Executive Secretary
Auto Industry Division
Motor Vehicle Dealer Board

01/22/2021
Date

FOR THE RESPONDENT:

Cari J. Lewton
Cari J. Lewton
Owner of Affordable Auto Inc.

1/4/21
Date

APPROVED AS TO FORM:

Michael P. Miller
Michael P. Miller, #8407
Paige T. Hayes, #51981
Miller & Steiert, P.C.
Attorneys for Respondent

1/4/21
Date

Bradford Jones
Bradford Jones, #02583
Senior Assistant Attorney General I
Torrey Samson, #53585
Assistant Attorney General
Attorney for the Colorado
Motor Vehicle Dealer Board

1/5/2021
Date

The Order is approved and its terms are hereby adopted as an Order of this Board.

ORDERED AND ENTERED this 19 day of January, 2021.

COLORADO MOTOR VEHICLE DEALER BOARD

BY: John Linton
John Linton, President

CERTIFICATE OF SERVICE

This is to certify that I have duly served the within STIPULATION AND FINAL AGENCY ORDER upon all parties herein by depositing copies of same in the United States mail, first-class postage prepaid, at Denver, Colorado, and electronic service (as noted), this 22nd day of January 2021, addressed as follows:

Cari Jean Lewton
P.O. Box 17436
Golden, CO 80402

Miller & Steiert, P.C.
Attn: Michael Miller, Esq.
Paige T. Hayes, Esq.
1901 West Littleton Boulevard
Littleton, CO 80120
mmiller@m-s-lawyers.com
phayes@m-s-lawyers.com

Bradford Jones, Esq.
Senior Assistant Attorney General I
Torrey Samson, Esq.
Assistant Attorney General
1300 Broadway 8th Floor
Denver, CO 80203
Bradford.jones@coag.gov
Torrey.samson@coag.gov

Chris J. Rouze, Executive Secretary
Colorado Motor Vehicle Dealer Board
Director, Auto Industry Division
1697 Cole Blvd., Suite 200
Lakewood, Colorado 80401
(Placed in Board File)

Beth A. Spellerberg
Deputy Executive Secretary