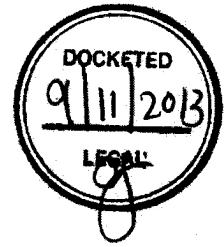


STATE OF FLORIDA  
OFFICE OF FINANCIAL REGULATION



**P \* \* \* and  
CERTIFIED MOTORS, LLC,**

**Petitioner,**

**v.  
OFFICE OF FINANCIAL REGULATION,**

**Respondent,**

**Administrative Proceeding  
No.: 1730-FR-11/12**

**DOAH Case No. 13-0801**

2013 SEP 13 PM 2 15  
FILED  
DIVISION OF THE  
ADMINISTRATIVE  
HEARINGS

**FINAL ORDER**

The Office of Financial Regulation ("Office"), being authorized and directed to administer and enforce Chapter 520, Florida Statutes, and having reviewed the record and Recommended Order entered in this case, hereby enters the following Final Order.

**STANDARD OF REVIEW**

When reviewing a recommended order, an agency may adopt a recommended order as the final order of the agency. § 120.57(1)(l), Fla. Stat. (2012). However, with respect to a recommended order's conclusions of law or interpretations of administrative rules, in its final order, an agency,

may reject or modify the conclusions of law over which it has substantive jurisdiction and interpretation of administrative rules over which it has substantive jurisdiction. When rejecting or modifying such conclusion of law or interpretation of administrative rule, the agency must state with particularity its reasons for rejecting or modifying such conclusion of law or interpretation of administrative rule and must make a finding that its substituted conclusion of law or interpretation of administrative rule is as or more reasonable than that which was rejected or modified. Rejection or modification of conclusions of law may not form the basis for rejection or modification of findings of fact.

§ 120.57(1)(l), Fla. Stat. (2012). With respect to findings of fact,

[t]he agency may not reject or modify the findings of fact unless the agency first determines from a review of the entire record, and states with particularity in the order, that the findings of fact were not based upon competent substantial evidence or that the proceedings on which the findings were based did not comply with essential requirements of law.

§ 120.57(1)(l), Fla. Stat. (2012). Competent substantial evidence "is defined as 'such relevant evidence as a reasonable mind would accept as adequate to support a conclusion.'" Manassa v. Manassa, 738 So.2d 997 (Fla. 1st DCA 1999)(citing DeGroot v. Sheffield, 95 So.2d 912, 916 (Fla. 1957). The evidence "should be 'sufficiently relevant and material that a reasonable mind would accept it as adequate to support the conclusion reached.'" Id. "Neither may an agency's responsibility to determine if substantial evidence supports the administrative law judge's findings of fact be avoided by merely labeling, either by the administrative law judge or the agency, contrary findings as conclusions of law." Gross v. Dept. of Health, 819 So.2d 997, 1001 (Fla. 5<sup>th</sup> DCA 2002).

Finally, an agency may accept the recommended penalty in a recommended order, but may not reduce or increase it without a review of the complete record and without stating with particularity its reasons therefore in the order, by citing to the record in justifying the action. § 120.57, Fla. Stat. (2012).

#### **FINDINGS OF FACT**

1. The Office is the agency charged with the administration and enforcement of Chapter 520, Florida Statutes.
2. The Administrative Law Judge in this case entered her Recommended Order on July 11, 2013.

3. The Recommended Order advised all parties of the right to submit written exceptions within fifteen (15) days of the date of entry of the order. Accordingly, the deadline for filing exceptions to the Recommended Order was July 26, 2013.

4. Neither party has filed exceptions to the Recommended Order as of the date of this Final Order.

5. The Office adopts, and incorporates herein by reference, the Findings of Fact in the Recommended Order entered by the Administrative Law Judge on July 11, 2013, into this Final Order. (Exhibit A.)

#### **CONCLUSIONS OF LAW**

6. As the agency charged with the administration and enforcement of Chapter 520, Florida Statutes, upon entry of the Administrative Law Judge's Recommended Order the Office has jurisdiction over this matter.

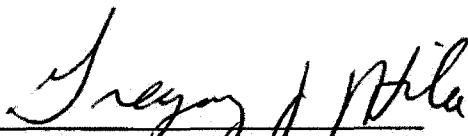
7. The Office adopts, and incorporates herein by reference, the Conclusions of Law in the Recommended Order entered by the Administrative Law Judge on July 11, 2013, into this Final Order. (Exhibit A.)

#### **FINAL ORDER**

Upon review and consideration of the Recommended Order and the complete record of this proceeding, it is ORDERED that Petitioner's application for licensure as a motor vehicle retail installment seller is hereby DENIED.

DONE and ORDERED this 11<sup>th</sup> day of September 2013, in Tallahassee,

Leon County, Florida.

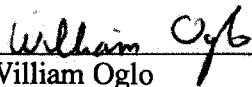
  
for - DREW J. BREAKSPEAR, Commissioner  
Office of Financial Regulation

**NOTICE OF RIGHTS**

A PARTY WHO IS ADVERSELY AFFECTED BY THIS FINAL ORDER IS ENTITLED TO JUDICIAL REVIEW PURSUANT TO SECTION 120.68, FLORIDA STATUTES. REVIEW PROCEEDINGS ARE GOVERNED BY THE FLORIDA RULES OF APPELLATE PROCEDURE. SUCH PROCEEDINGS ARE COMMENCED BY FILING THE ORIGINAL NOTICE OF APPEAL WITH THE AGENCY CLERK FOR THE OFFICE OF FINANCIAL REGULATION, SUITE 526, THE FLETCHER BUILDING, 200 E. GAINES STREET, TALLAHASSEE, FLORIDA 32399-0379, AND A COPY, ACCOMPANIED BY THE FILING FEES AS REQUIRED BY LAW, WITH THE DISTRICT COURT OF APPEAL, FIRST DISTRICT, 2000 DRAYTON DRIVE, TALLAHASSEE, FLORIDA 32399-0950, OR WITH THE DISTRICT COURT OF APPEAL IN THE APPELLATE DISTRICT WHERE THE PARTY RESIDES. **THE NOTICE OF APPEAL MUST BE FILED WITHIN 30 DAYS OF THE RENDITION OF THE ORDER TO BE REVIEWED.**

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing has been furnished to Petitioner's counsel, Scott R. Toner, Esq., by e-mail at Service@TnerRamirez.com and Scott@TonerRamirez.com, and Lynne Quimby-Pennock, Administrative Law Judge, The DeSoto Building, 1230 Apalachee Parkway, Tallahassee, FL 32399-3060, on or before this 12 day of September, 2013.

  
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