

Complaint

78 F.T.C.

IN THE MATTER OF

S & R USED CARS INC., DOING BUSINESS AS
GENERAL CAR & WAGON SALES, ET AL.CONSENT ORDER, ETC., IN REGARD TO THE ALLEGED VIOLATION OF
THE FEDERAL TRADE COMMISSION AND THE TRUTH IN LENDING ACTS*Docket C-1943. Complaint, June 8, 1971—Decision, June 8, 1971*

Consent order requiring a Washington, D.C., seller of used automobiles to cease violating the Truth in Lending Act by failing to disclose on installment contracts the terms cash price, cash downpayment, unpaid balance, amount financed, and deferred payment price, failing to itemize the charge for property insurance, and failing to make the disclosures required by Regulation Z of said Act.

COMPLAINT

Pursuant to the provisions of the Truth in Lending Act and the implementing Regulation promulgated thereunder, and the Federal Trade Commission Act, and by virtue of the authority vested in it by said Acts, the Federal Trade Commission, having reason to believe that S & R Used Cars Inc., a corporation doing business as General Car & Wagon Sales, and Samuel J. Battista, individually and as an officer of said corporation, hereinafter referred to as respondents, have violated the provisions of said Acts and implementing Regulation, and it appearing to the Commission that a proceeding by it in respect thereof would be in the public interest, hereby issues its complaint stating its charges in that respect as follows:

PARAGRAPH 1. Respondent S & R Used Cars Inc., a corporation doing business as General Car & Wagon Sales, is a corporation organized, existing and doing business under and by virtue of the laws of the District of Columbia with its principal office and place of business located at 1717 Rhode Island Avenue, N.E., Washington, D.C.

Respondent Samuel J. Battista is an officer of the corporate respondent. He formulates, directs and controls the policies, acts and practices of the corporate respondent, including the acts and practices hereinafter set forth. His address is the same as that of the corporate respondent.

PAR. 2. Respondents are now and for some time last past have been engaged in the advertising for sale, offering for sale, and sale of automobiles to the public.

PAR. 3. Since July 1, 1969, in the ordinary course and conduct of

