

**MINUTES OF REGULAR MEETING  
COMMISSION ON CONSUMER CREDIT  
September 10, 2014**

The regular monthly meeting of the Commission on Consumer Credit was held at 10:00 a.m. on September 10, 2014 at the Oklahoma Department of Consumer Credit, 3613 N.W. 56th Street, Suite 240, Oklahoma City, Oklahoma 73112. The agenda was posted at the office of the Department of Consumer Credit, outside the main public entrance of the 3 Corporate Plaza office building and on the Department of Consumer Credit Internet website at [www.ok.gov/okdocc](http://www.ok.gov/okdocc) on September 5, 2014.

**I. Call to order.**

Chairman Bob Moses called the meeting to order at 10:01 a.m. and welcomed new Commissioner Craig Stanley.

**II. Roll call.**

**PRESENT:** Chairman Bob Moses; Vice-Chairman Cass Fahler; Spencer Stanley; Armando Rosell; Joe Wilbanks; Rick Harper, Suzy Barnes; Craig Stanley and Mick Thompson.

**ABSENT:** Jerry Douglas

Chairman Moses announced that a quorum was present.

**STAFF:** Scott Leshner; Ruben Tornini; Roy John Martin; Lindsie Lundy; Leah Hadley and Meredith Fazendin,

**GUESTS:** Steve Hawkins, Christie Southern; Margo Mitchell; Steve Goodenow; Pat Hall and Jim Dunlap.

**III. Discussion and possible action regarding the minutes of the regular meeting held August 13, 2014.**

Commissioner Barnes made a motion to approve the minutes of the regular meeting held August 13, 2014. Commissioner Wilbanks seconded the motion. The roll call vote was as follows:

Chairman Moses-Yes; Vice-Chairman Fahler-Abstain; Spencer Stanley-Abstain; Rosell-Abstain; Wilbanks-Yes; Harper-Yes; Barnes-Yes; Craig Stanley-Abstain. Chairman Moses announced that the motion failed.

Commissioner Rosell made a motion to reconsider the approval of the minutes of the regular meeting held August 13, 2014. Commissioner Spencer Stanley seconded the motion. The roll call vote was as follows:

Chairman Moses-Yes; Vice-Chairman Fahler-Yes; Spencer Stanley-Yes; Rosell-Yes; Wilbanks-Yes; Harper-Yes; Barnes-Yes; Craig Stanley-Abstain. Chairman Moses announced that the motion to reconsider carried.

Commissioner Rosell made a motion to approve the minutes of the regular meeting held August 13, 2014. Commissioner Barnes seconded the motion. The roll call vote was as follows:

Chairman Moses-Yes; Vice-Chairman Fahler-Yes; Spencer Stanley-Yes; Rosell-Yes; Wilbanks-Yes; Harper-Yes; Barnes-Yes; Craig Stanley-Abstain. Chairman Moses announced that the motion carried.

**IV. Staff announcements and discussion.**

There were not any staff announcements.

**V. Presentation of monthly budget and financial reports. Discussion and possible action regarding the monthly budget and financial reports.**

Steve Hawkins, Office of Management and Enterprise Services (OMES), presented the August 2014 budget and financial report.

Commissioner Spencer Stanley made a motion to approve the August 2014 budget and financial report. Commissioner Wilbanks seconded the motion. The motion was unanimously approved.

**VI. Presentation and Discussion of consumer credit counseling programs for deferred deposit loans by Consumer Credit Counseling Service of Oklahoma, Inc.**

Margo Mitchell of Consumer Credit Counseling Service of Oklahoma, Inc. (CCCS) discussed the consumer credit counseling program for deposit loans by CCCS.

**VII. Department of Consumer Credit staff reports. Discussion and possible action regarding the following Department of Consumer Credit staff reports.**

- A. Licensing Report by Leah Hadley, Administrative Programs Officer;**
- B. Legal Report by Roy John Martin, General Counsel;**
- C. Enforcement and Operations Report by Ruben Tornini, Deputy Administrator;**
- D. Other Administrator Reports.**

Leah Hadley, Administrative Programs Officer, presented the Licensing report.

Roy John Martin, General Counsel, presented the Legal Report.

Ruben Tornini, Deputy Administrator presented the Enforcement Report for Chief Examiner, Maggie Ice, and also presented the Operations Report.

There was not an Other Administrator Reports presented.

**VIII. Discussion and possible action regarding the 2014 Strategic Plan for the Department of Consumer Credit.**

Ruben Tornini, Deputy Administrator, presented the 2014 Strategic Plan for the Department of Consumer Credit.

Commissioner Spencer Stanley made a motion to approve the 2014 Strategic Plan for the Department of Consumer Credit as presented. Commissioner Rosell seconded the motion. The motion was unanimously approved.

**IX. Discussion and possible action regarding 2015 license fee renewal reductions.**

Administrator Leshar announced a fourteen percent (14%) reduction in license renewal fees for calendar year 2015.

**X. Presentation and discussion regarding revisions to the Department of Consumer Credit Employee Manual regarding dress code policy.**

Administrator Leshar presented a revised dress code policy for the Department of Consumer Credit that is based on the dress code policy of OMES.

**XI. Report and discussion regarding Department Mortgage Supervision Accreditation.**

Administrator Leshar announced that the Department had received Mortgage Supervision Accreditation from the Conference of State Bank Supervisors (CSBS) and the American Association of Residential Mortgage Regulators (AARMR).

**XII. Public Comments. (Limited to 5 minutes per person).**

There were not any public comments.

**XIII. New business (Any matter not known about or which could not have been reasonably foreseen prior to the time of posting the agenda).**

There was not any new business.

**XIV. Adjournment.**

Without objection Chairman Moses adjourned the meeting at 10:35 a.m.

*Bob Moses*

Bob Moses  
Chairman

*Lindsie Lundy*

Lindsie Lundy  
Commission Secretary

