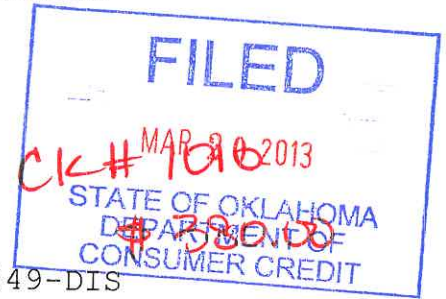


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BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT  
STATE OF OKLAHOMA

STATE OF OKLAHOMA ex rel, )  
DEPARTMENT OF CONSUMER CREDIT,) )  
 )  
Petitioner )  
 )  
v. )  
 )  
COVENANT MORTGAGE SPECIALISTS )  
INC., )  
 )  
Respondent )

Case No. 13-0049-DIS



CONSENT ORDER

The Petitioner, State of Oklahoma, ex rel., Department of Consumer Credit ("Petitioner") and the Respondent, Covenant Mortgage Specialist, Inc., ("Respondent") voluntarily enter into this Consent Order as an informal disposition of this individual proceeding to avoid litigation. The Respondent agrees to waive its right to a hearing under the Oklahoma Administrative Procedures Act and both parties agree as follows:

(1) The Petitioner restates and incorporates by reference the allegations made by the Petitioner in the Notice of Hearing filed in this matter.

(2) The Respondent does not admit to the allegations made by the Petitioner in the Notice of Hearing filed in this matter and incorporated by reference in this Consent Order.

(3) The Respondent agrees to pay the \$280.00 in late license renewal fees and a \$100.00 civil penalty, payable to the Oklahoma Department of Consumer Credit, on or before March 20, 2013.

(4) The payment shall be made payable by check or money order to the Oklahoma Department of Consumer Credit, shall indicate the payment is for Case Number 13-0049-DIS and shall be addressed to the attention of Roy John Martin, General Counsel, Department of Consumer Credit, 3613 N.W. 56<sup>th</sup> Street, Suite 240, Oklahoma City, Oklahoma 73112.

(5) A file stamped copy of this Consent Order will be returned by United States mail to the Respondent upon signature of the Administrator of the Department of Consumer Credit or the Deputy Administrator of the Department Consumer Credit.

(6) If the Respondent fails to comply with the terms of this Consent Order, the Administrator of the Department of Consumer Credit is authorized to file an application to enforce this Consent Order in the District Court of Oklahoma County, Oklahoma in accordance with the provisions of 59 O.S. § 2095.17(C).



[Redacted signature area]

Scott Leshner  
Administrator  
State of Oklahoma  
Department of Consumer Credit

Dated: 3/19/13

[Redacted signature area]

*President  
Broker/owner*

Covenant Mortgage Specialist, Inc.

Dated: 3/16/13

VERIFICATION OF CONSENT ORDER, CASE NUMBER 13-0049-DIS

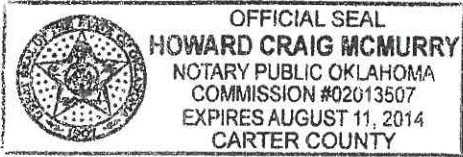
STATE OF Oklahoma )  
 )  
COUNTY OF Carter )

Signed and sworn before me, on March 16, 2013 by  
Sandra F. Day of Oklahoma Covenant Specialists, Inc.

[Redacted Signature]

(Seal, if any)

[Redacted Signature]



Notary Public

My commission expires:

8-11-14