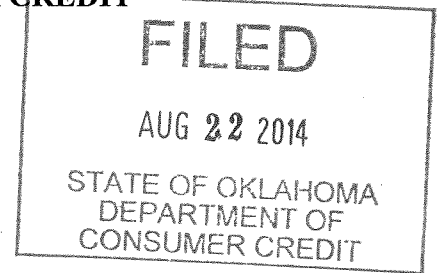


**BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT
STATE OF OKLAHOMA**



STATE OF OKLAHOMA,)
ex rel., DEPARTMENT OF)
CONSUMER CREDIT,)
)
Petitioner)
)
v.)
)
CRYSTAL ANN MARIE MAIB,)
)
Respondent)

Case No. 14-0091-DIS

FINAL AGENCY ORDER

On the 18th day of July, 2014, at approximately 9:40 a.m. (after providing additional time to the Respondent or her legal counsel, if any, to appear beginning at 9:30 a.m.), the above numbered and entitled cause (scheduled for 9:30 a.m.) came on for hearing at the Office of the Oklahoma Department of Consumer Credit, 3613 N.W. 56th Street, Suite 240, Oklahoma City, Oklahoma 73112.

The State of Oklahoma, ex rel. Oklahoma Department of Consumer Credit (the “Department” or “Petitioner”), was represented by the Department’s General Counsel, Roy John Martin, and the Respondent, Crystal Ann Marie Maib, whose mailing address is 3604 E. 44th Street, Edmond, Oklahoma 73013 and whose e-mail address is crystal@fcmortgageloans.com (the “Respondent”), did not appear in person or through an attorney, after such Respondent having been served a copy of the Notice and Order of Hearing filed by the Department herein on June 27, 2014 (the “Notice of Hearing”), setting the July 18, 2014, hearing date and time in Case No. 14-0091-DIS, pursuant to the requirements of Article II of the Administrative Procedures Act (the “APA”), 75 O.S. §§ 308a-323, by electronic mail served on and received by the

Respondent on June 27, 2014, as verified by a sworn Affidavit of Service from the Department's Legal Administrative Programs Officer, Meredith Fazendin, that such service was secured.

The Department through its General Counsel, Roy John Martin, indicated through a previous communication from the Department dated May 19, 2014, in which the Respondent was notified by certified U.S. Mail, return receipt requested, that her original mortgage loan originator license application had been denied, which the Respondent received on May 23, 2014, as evidenced by the signed return receipt dated May 23, 2014, that was returned to the Department by representatives of the U.S. Postal Service, that the Respondent communicated that she would accept future correspondence from the Department by electronic mail. When asked if the Department had secured good service on the Respondent for the July 18, 2014, hearing, General Counsel, Roy John Martin, stated that yes he had secured good service.

The Department's General Counsel, Roy John Martin, announced that he had not heard from or spoken to the Respondent about her appearance at the hearing in person or through an attorney. Continuing, Mr. Martin indicated that he wished to secure, in the absence of the Respondent, who had an opportunity for a hearing and for whom he had good service, a judgment by default pursuant to 75 O.S. §309(E). Accordingly, the Independent Hearing Examiner announced from the bench that he was taking this matter under advisement.

After reviewing the administrative record of this individual proceeding, reviewing the evidence presented at the July 18, 2014 hearing, and reviewing the proposed order filed by Independent Hearing Examiner, Bryan Neal; the Administrator of Consumer Credit issues the following findings, conclusions and orders:

JURISDICTION AND AUTHORITY

1. The Administrator of Consumer Credit shall not issue a mortgage loan originator license if the Administrator finds that an applicant has been convicted of, or pled guilty or nolo contendere to a felony in a domestic, foreign or military court:

a. during the seven-year period preceding the date of the application for licensing and registration or

b. at any time preceding such date of application, if such felony involved an act of fraud, dishonesty, a breach of trust or money laundering. 59 O.S. § 2095.7(2).

2. The Administrator of Consumer Credit may, after notice and hearing pursuant to Article II of the Administrative Procedures Act, 75 O.S. §§ 308a et seq., deny a license if an applicant fails at any time to meet the requirements of the Oklahoma Secure and Fair Enforcement for Mortgage and Licensing Act ("SAFE Act"). 59 O.S. § 2095.17(A)(2).

FINDINGS OF FACT

The Administrator of Consumer Credit finds that the following facts were proven through the Respondent's default by clear and convincing evidence:

1. The proceedings in this matter were conducted in accordance with the provisions of the SAFE Act, 59 O.S. §§ 2095-2095.26 and Article II of the APA, 75 O.S. §§ 308a-323.

2. The Respondent, who did not appear at the hearing on July 18, 2014, at 9:30 a.m., in person or through an attorney, received notice of the hearing in this matter set for July 18, 2014, at 9:30 a.m., by service on the Respondent by electronic mail served on and received by the Respondent on June 27, 2014, of the Notice and Order of Hearing filed in this matter on June 27, 2014, as verified by a sworn Affidavit of Service from the Department's Legal Administrative

Programs Officer, Meredith Fazendin, that such service was secured. The Department through its General Counsel, Roy John Martin, indicated through a previous communication from the Department dated May 19, 2014, in which the Respondent was notified by certified U.S. Mail, return receipt requested, that her original mortgage loan originator license application had been denied, which the Respondent received on May 23, 2014, as evidenced by the signed return receipt dated May 23, 2014, that was returned to the Department by representatives of the U.S. Postal Service, that the Respondent communicated that she would accept future correspondence from the Department by electronic mail. When asked if the Department had secured good service on the Respondent for the July 18, 2014, hearing, General Counsel, Roy John Martin, stated that yes he had secured good service.

3. On February 13, 2014, the Respondent submitted to the Petitioner via the Nationwide Mortgage Licensing System (NMLS), her mortgage loan originator license application in the State of Oklahoma.

4. NMLS is the licensing system of record for mortgage licensing in the State of Oklahoma.

5. In the Respondent's application for a mortgage loan originator license in the State of Oklahoma, the Respondent answered "yes" to an application question concerning whether the Respondent had ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign or military court to any felony.

6. The Respondent provided to the Petitioner a copy of the Judgment and Sentence Suspended on Plea of Guilty in Blaine County District Court Case Number CF-91-15, dated October 21, 1991, indicating that the Respondent had pled guilty to and been convicted of the

felony crime of embezzlement by bailee, a violation of 21 O.S. § 1455.

7. The Respondent provided to the Petitioner a copy of the Judgment and Sentence in Kingfisher County District Court Case Number CF-99-51, dated November 10, 1999, indicating that the Respondent had entered a plea of guilty to and was convicted of the felony crime of ten (10) counts of obtaining money, property or valuable thing by means of a false and bogus check, a violation of 21 O.S. § 1541.2.

8. The Respondent provided to the Petitioner a copy of an Amended Judgment and Sentence in Oklahoma County District Court Case number CF-93-5151, dated July 13, 1995, indicating that the Respondent had entered a plea of guilty to and was convicted of the felony crime of forgery in the second degree, a violation of 21 O.S. § 1577-1621 and was sentenced to a term of five (5) years imprisonment, under the custody and control of the Department of Corrections, to be satisfied by serving 120 nights in the Blaine County Jail.

9. The Respondent provided to the Petitioner a copy of a Judgment and Sentence in Oklahoma County District Court Case Number CF-93-5151, dated March 19, 1996, indicating that the Respondent had entered a plea of guilty to and was convicted of the felony crime of forgery in the second degree and was sentenced to a term of five (5) years under the custody and control of the Oklahoma Department of Corrections, to be served concurrently with Oklahoma County District Court Case Number CF-95-6887.

10. The Respondent provided to the Petitioner a copy of a Judgment and Sentence in Oklahoma County District Court Case Number CF-95-6887, dated March 19, 1996, indicating that the Respondent had entered a plea of guilty to the felony crime of burglary in the second

degree, a violation of 21 O.S. § 1435, and was sentenced to Five (5) years under the custody and control of the Oklahoma Department of Corrections, to be served concurrently with Oklahoma County District Court Case Number CF-93-5151.

11. On May 19, 2014, notification was sent to the Respondent via certified mail, return receipt requested, and delivered May 23, 2014, indicating that because of a prior felony conviction(s) of felony crime(s) involving fraud, dishonesty and/or breach of trust, the Respondent was prohibited from being licensed as a mortgage loan originator under the Oklahoma Secure and Fair Enforcement for Mortgage Licensing Act.

12. The May 19, 2014, notification letter indicated the Respondent could withdraw her license application and receives a refund of the license fee by submitting written notification to the Department within thirty (30) days of the date of the notification.

13. The May 19, 2014, notification also indicated that a Notice of Hearing shall be filed regarding the Respondent's license application if the Respondent declined to withdraw the application within the required period of time.

14. On June 18, 2014, the Petitioner received a written hearing request from the Respondent regarding her mortgage loan originator license application.

CONCLUSIONS OF LAW

The Administrator of Consumer Credit concludes the following:

1. Article II of the Administrative Procedures Act, 75 O.S., §309(E), provides that informal disposition may be made of any individual proceeding by default.

2. The Respondent is in violation of 59 O.S. §§ 2095.7 (2)(b) and 2095.18 (8), by failing to comply with the SAFE Act and/or rules promulgated under the SAFE Act for having

been previously convicted of and/or pleading guilty to the commission of not less than fourteen (14) felony crimes involving an act(s) of fraud, dishonesty, a breach of trust or money laundering.

ORDER

Based upon the findings of fact and conclusions of law in this individual proceeding and based upon the recommendation of the Independent Hearing Examiner, the Administrator of Consumer Credit issues the following orders:

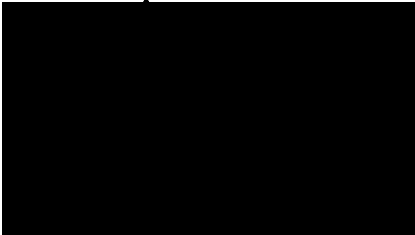
1. The Respondent, having been found to be in violation of 59 O.S. §§ 2095.7(2)(b) and 2095.18(8), by failing to comply with the SAFE Act and/or rules promulgated under the SAFE Act for having been previously convicted of and/or pleading guilty to the commission of not less than fourteen (14) felony crimes involving an act(s) of fraud, dishonesty, a breach of trust or money laundering, shall be immediately denied the issuance of a mortgage loan originator license.

2. The Respondent, having been found to be in violation of 59 O.S. §§ 2095.7(2)(b) and 2095.18(8), by failing to comply with the SAFE Act and/or rules promulgated under the SAFE Act for having been previously convicted of and/or pleading guilty to the commission of not less than fourteen (14) felony crimes involving an act(s) of fraud, dishonesty, a breach of trust or money laundering, and being denied the issuance of a mortgage loan originator license, shall immediately cease and desist from acting as a mortgage loan originator as defined by 59 O.S. §§ 2095.2 (14)(a), to permanently continue to so cease and desist until such time, if any, as the Respondent is able to meet the requirements of the SAFE Act and/or rules promulgated under the SAFE Act to become licensed in Oklahoma as a mortgage loan originator and actually secures a valid Oklahoma mortgage loan originator license as required under the SAFE Act

and/or rules promulgated under the SAFE Act, and until such time, if any, as the Respondent fully pays the Department the costs of the Independent Hearing Examiner incurred in this matter as hereinafter provided.

3. As the Respondent is not the prevailing party in this matter, the Respondent shall be assessed four hundred and seventy-three dollars (\$473.00) in costs incurred in this matter as authorized in 59 O.S. § 2095.17(D).

So ordered this 21st day of August, 2014.



Scott Mesher
Administrator of Consumer Credit
State of Oklahoma

