BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT STATE OF OKLAHOMA

STATE OF OKLAHOMA, ex rel.,)		FILED
DEPARTMENT OF CONSUMER CREDIT,)		AUG 2 7 2015
Petitioner)))		STATE OF OKLAHOMA DEPARTMENT OF CONSUMER CREDIT
v.)	Case No. 15	
)		
FREEDOM HOME MORTGAGE CORP,)		
)		
)		
Respondents)		

CONSENT ORDER

The Petitioner, State of Oklahoma, ex rel., Department of Consumer Credit ("Petitioner") and the Respondents, Freedom Home Mortgage Corp, ("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.
 - i. The Respondent is licensed as a mortgage lender in the State of Oklahoma pursuant to the SAFE Act with the following licensing information indicated by NMLS:
 - (a) Oklahoma license number ML010185;
 - (b) NMLS unique identifier number/company ID 2767.
 - (c) Mailing address of record at 907 Pleasant Valley Avenue, Mt. Laurel, New Jersey 08054.
 - ii. The Petitioner conducted an examination of the Respondent's residential mortgage loan transactions in the State of Oklahoma at the Respondent's business location in Mt. Laurel, New Jersey during the week of May 4, 2015.

- iii. An examination report dated May 4, 2015 was issued to the Respondent concerning the results of the examination conducted by the Petitioner.
 - iv. An invoice for the costs of the examination in the amount of Eight Thousand Eight Hundred Forty Nine Dollars and Ninety Two Cents (\$8,849.92), referred to hereafter as "the invoice" was submitted to the Respondent by electronic mail on May 19, 2015, payment due date of June 19, 2015.
 - v. The invoice was submitted to the Respondent at the Respondent's address of record as indicated on NMLS by certified mail, return receipt requested on June 23, 2015 and was received by the Respondent at the Respondent's address of record on June 26, 2015.
- vi. As of August 3, 2015, the Respondent has failed to pay the invoice.
- (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 \$8,849.92 in examination travel reimbursement fees and a \$250.00 civil penalty, payable to the Oklahoma Department of Consumer Credit, on or before August 28, 2015.
- (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 15-0147-DIS and shall be addressed to the attention of Roy John Martin, General Counsel, Department of Consumer Credit, 3613 N.W. 56th 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).

2095.17(c).



Scout Lesher

Sout Lesher Administrator State of Oklahoma Department of Consumer Credit

Dated:

Freedom Home Mortgage Corp

Dated:

8 25 15

STATE OF New Jevsey

COUNTY OF Jurington

Signed and sworn to (or affirmed) before me on \$\frac{8}{25}\$ 20145

by a representative of Freedom Home Mortgage Corp.

Affiant

(Seal, if any)

Notary Public

My commission expires:

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SHARON A. GORE

NOTARY PUBLIC

STATE OF NEW JERSEY

MY COMMISSION EXPIRES MARCH 15, 2018

VERIFICATION OF CONSENT ORDER, CASE NUMBER 15-0147-DIS