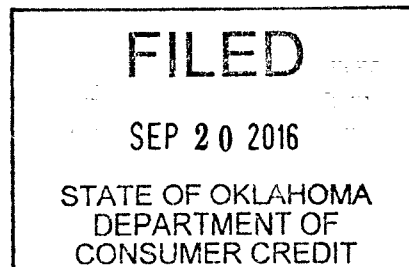


**BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT
STATE OF OKLAHOMA**

STATE OF OKLAHOMA, ex rel.,)
DEPARTMENT OF CONSUMER)
CREDIT,)
)
Petitioner)
)
v.)
)
SHANNON JUANITA SMALLMAN,)
)
Respondent)

Case No. 16-0106-DIS



CONSENT ORDER

The Petitioner, State of Oklahoma, ex rel., Department of Consumer Credit ("Petitioner") and the Respondent, Shannon Juanita Smallman, ("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 licensing system of record for mortgage brokers and mortgage loan originators in the State of Oklahoma is NMLS.

ii. The Respondent is licensed as a mortgage loan originator in the State of Oklahoma pursuant to the SAFE Act with the following licensing information indicated by NMLS:

- a. Oklahoma license number MLO09540.
- b. NMLS unique identifier number/company ID 893450.
- c. Mailing address of record at 4900 Windhaven Pkwy, Apt. 18107, The Colony, TX 75056.

iii. The Respondent's license renewal fee was not paid on or before December 1, 2015.

iv. The Respondent requested a renewal of their license on December 17, 2015.

v. The Respondent has failed to pay \$160.00 in license renewal fees.

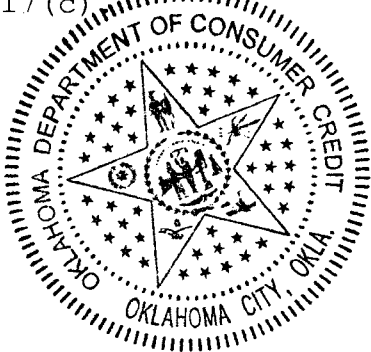
(2) The Respondent does not admit to the allegations made by the Petitioner in the Notice of Hearing filed in this matter, and incorporated by reference in this Consent Order.

(3) The Respondent agrees to pay the late renewal fees of \$160.00 and a \$250.00 civil penalty, for a total of \$410.00, payable to the Oklahoma Department of Consumer Credit, on or before September 19, 2016.

(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 16-0106-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 to the Respondent upon signature of the Administrator of the Department of Consumer Credit or the Deputy Administrator of the Department Consumer Credit.

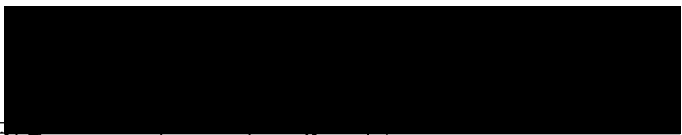
(6) If the Respondent fails to comply with the terms of this Consent Order, the Administrator of the Department of Consumer Credit is authorized to file an application to enforce this Consent Order in the District Court of Oklahoma County, Oklahoma in accordance with the provisions of 59 O.S. § 2095.17(c)



[Redacted signature area]

Scott Lesher
Administrator
State of Oklahoma
Department of Consumer Credit

Dated: 9/19/16



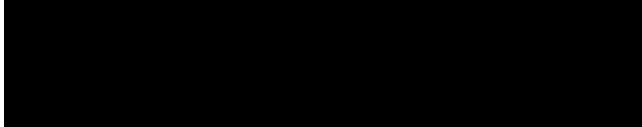
Shannon Juanita Smallman

Dated: 9/13/16

VERIFICATION OF CONSENT ORDER, CASE NUMBER 16-0106-DIS

STATE OF)
)
COUNTY OF)

Signed and sworn to (or affirmed) before me on 9/13/2016,
2016, by Shannon Juanita Smallman.



SHANNON JUANITA SMALLMAN

(Seal, if any)



Notary Public



My commission expires:

July 13, 2019