

BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT  
STATE OF OKLAHOMA



STATE OF OKLAHOMA *ex rel.* )  
DEPARTMENT OF CONSUMER CREDIT,) )  
 )  
Petitioner )  
 )  
 )  
v. ) Case No. 17-0140-DIS  
 )  
 )  
NORMAN PAUL ZOLKOS JR., )  
 )  
 )  
Respondent )

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, Norman Paul Zolkos Jr., ("Respondent") voluntarily enter into this Consent Order as an informal disposition of this individual proceeding to avoid litigation. Respondent agrees to waive proper service of process in this matter. Respondent agrees to waive its right to a hearing under the Oklahoma Administrative Procedures Act and both parties agree as follows:

(1) 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. 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 ML009075.
- b. NMLS unique identifier number/company ID 18471.
- c. Mailing address of record at 8 Indian Valley Drive, Johnston, RI 02919.

iii. Respondent's license renewal fee was not paid on or before December 1, 2016.

iv. Respondent requested a renewal of their license on December 16, 2016.

v. Respondent has failed to pay \$150.00 in license renewal fees.

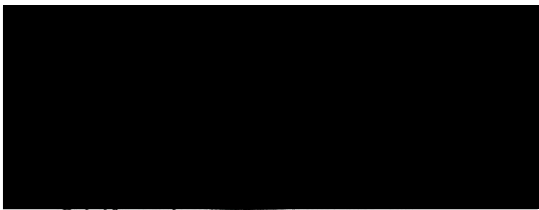
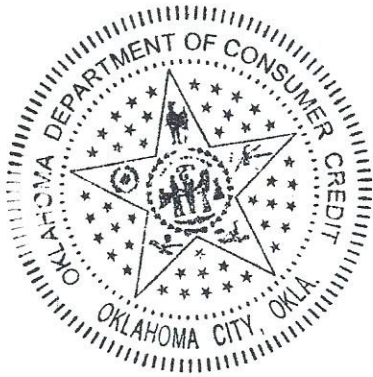
(2) Respondent does not admit to the allegations made by the Petitioner in the Notice of Hearing filed in this matter, and incorporated by reference in this Consent Order.

(3) Respondent agrees to pay the late fee of \$150.00 and a \$250.00 civil penalty, for a total of \$400.00, payable to the Oklahoma Department of Consumer Credit, on or before July 7, 2017.

(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 17-0140-DIS and shall be addressed to the attention of John T. Coyne, Chief Enforcement Attorney, 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 to Respondent upon signature of the Administrator of the Department of Consumer Credit or the Deputy Administrator of the Department Consumer Credit.

(6) If 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).



✓ Scott Lesher  
Administrator  
State of Oklahoma  
Department of Consumer Credit

Dated: 7/3/17



Norman Paul Zoikos Jr.

Dated: 6.20.17

VERIFICATION OF CONSENT ORDER, CASE NUMBER 17-0140-DIS

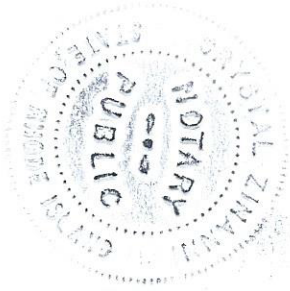
STATE OF RI )  
 )  
COUNTY OF Providence )

Signed and sworn to (or affirmed) before me on June 20,  
2017, by Norman Paul Zolkos Jr.

  
\_\_\_\_\_  
Norman Paul Zolkos Jr.

  
\_\_\_\_\_  


(Seal, if any)



Notary Public

My commission expires 2/2/21  
CRYSTAL ZINANNI  
Notary Public, State of Rhode Island  
My Commission Expires Feb. 2, 2021