

FILED

MAY 22 2017

**STATE OF OKLAHOMA
DEPARTMENT OF
CONSUMER CREDIT**

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

STATE OF OKLAHOMA *ex rel.*)
DEPARTMENT OF CONSUMER CREDIT,))
)
Petitioner))
))
v.) Case No. 17-0168-DIS)
))
JOANN CECILIA PERLA,))
))
Respondent))

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, Joann Cecilia Perla, ("Respondent") voluntarily enter into this Consent Order as an informal disposition of this individual proceeding to avoid litigation. Respondent agrees to waive its right to proper service 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 ML006767.
- b. NMLS unique identifier number/company ID 330955.
- c. Mailing address of record at 115 Kings Croft, Cherry Hill, NJ 08034.

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 30, 2016.

v. Respondent has failed to pay \$290.00 in license renewal fees.

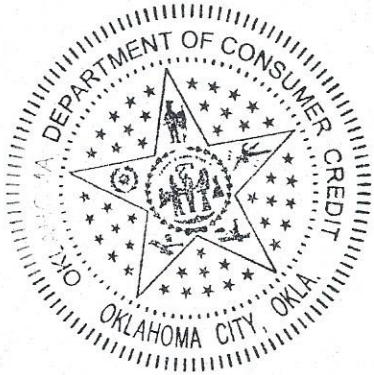
(2) Respondent does not admit to the allegations made by the Petitioner in the Notice of Hearing filed in this matter, and incorporated by reference in this Consent Order.

(3) Respondent agrees to pay the late fee of \$290.00 and a \$250.00 civil penalty, for a total of \$540.00, payable to the Oklahoma Department of Consumer Credit, on or before May 26, 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 17-0168-DIS and shall be addressed to the attention of J. Steven Coates, General Counsel, Department of Consumer Credit, 3613 N.W. 56th Street, Suite 240, Oklahoma City, Oklahoma 73112.

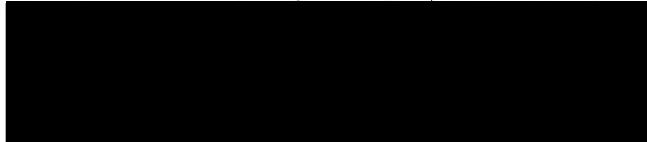
(5) A file stamped copy of this Consent Order will be returned to Respondent upon signature of the Administrator of the Department of Consumer Credit or the Deputy Administrator of the Department Consumer Credit.

(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: 5/22/17



Joann Cecilia Perla

Dated: 5/1/17

VERIFICATION OF CONSENT ORDER, CASE NUMBER 17-0168-DIS

STATE OF NEW JERSEY)
)
COUNTY OF CAMDEN)

Signed and sworn to (or affirmed) before me on 5/1/17,
2017, by Joann Cecilia Perla.

[Redacted Signature]

Joann Cecilia Perla

Sworn to and subscribed before me
this 1st day of MAY 2017

[Redacted Notary Signature]

(Seal, if any)

Notary Public

My commission expires:

VINCENT A. PERLA
NOTARY PUBLIC OF NEW JERSEY
ID # 2068059
My Commission Expires 12/17/2019