

BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT
STATE OF OKLAHOMA



STATE OF OKLAHOMA ex rel.)
DEPARTMENT OF CONSUMER CREDIT,)
)
Petitioner)
)
v.)
)
AMERICA'S LENDER LLC,)
)
Respondent)

Case No. 17-0234-DIS

CONSENT ORDER

Petitioner, State of Oklahoma ex rel. Department of Consumer Credit ("Petitioner") and Respondent, America's Lender LLC, ("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 Petitioner in the Notice of Hearing filed in this matter.

- i. Respondent is licensed as a mortgage broker in the State of Oklahoma pursuant to the SAFE Act with the following licensing information indicated by NMLS:
 - (a) Oklahoma license number MB001281;
 - (b) NMLS unique identifier number/company ID 146199;
 - (c) Mailing address of record at 2800 West Broadway, Muskogee, OK 74401;
- ii. As of August 31, 2017, the Mortgage Call Report (MCR) Filing History on NMLS indicates that the following mortgage call reports were required to be filed by Respondent:

- (a) 2016 quarter one Oklahoma Standard Residential Mortgage Call Report (Standard MCR), filing deadline of May 15, 2016;
 - (b) 2016 quarter two Oklahoma Standard Residential Mortgage Call Report (Standard MCR), filing deadline of August 14, 2016;
 - (c) 2016 quarter three Oklahoma Standard Residential Mortgage Call Report (Standard MCR), filing deadline of November 14, 2016;
- iii. The 2016 quarter one Oklahoma Standard Residential Mortgage Call Report (Standard MCR) was filed on May 20, 2016.
 - iv. The 2016 quarter two Oklahoma Standard Residential Mortgage Call Report (Standard MCR) was filed on September 7, 2016.
 - v. The 2016 quarter three Oklahoma Standard Residential Mortgage Call Report (Standard MCR) was filed on December 20, 2016.

(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 file all Call Reports with NMLS and pay a \$300.00 civil penalty, payable to the Oklahoma Department of Consumer Credit, on or before October 27, 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 17-0234-DIS and shall be addressed to the attention of John T. Coyne, Chief Enforcement Attorney, 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 Respondent upon signature of the Administrator of the Department of Consumer Credit or the Deputy Administrator of the Department Consumer Credit.

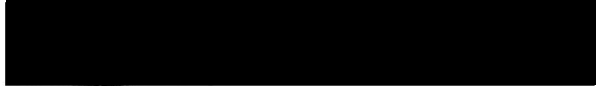
(6) If Respondent fails to comply with the terms of this Consent Order, the Administrator of the Department of Consumer

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: 11/2/17



America's Lender LLC

Dated: 11/6/17

VERIFICATION OF CONSENT ORDER, CASE NUMBER 17-0234-DIS

STATE OF *Oklahoma*)

COUNTY OF *Muskogee*)

Signed and sworn to (or affirmed) before me on 11-6,
2017 by a representative of America's Lender LLC.



(Seal, if any)



Notary Public

My commission expires:

5-9-20