

BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT
STATE OF OKLAHOMA



STATE OF OKLAHOMA *ex rel.*)
DEPARTMENT OF CONSUMER CREDIT,))
)
Petitioner))
))
v.) Case No. 17-0247-DIS)
))
VC CORP D/B/A VCM CORP,))
))
Respondent))

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, VC Corp d/b/a VCM Corp, ("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 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 was 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 MB010868; said license expired December 31, 2017.
 - (b) NMLS unique identifier number/company ID 840965;
 - (c) Mailing address of record at 455 Los Gatos Blvd., Ste. 100, Los Gatos, CA 95032;
- ii. 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 two Oklahoma Standard Residential Mortgage Call Report (Standard MCR), filing

deadline of August 14, 2016;

- (b) 2016 quarter three Oklahoma Standard Residential Mortgage Call Report (Standard MCR), filing deadline of November 14, 2016;
 - (c) 2016 quarter four Oklahoma Standard Residential Mortgage Call Report (Standard MCR), filing deadline of February 14, 2017;
 - (d) 2017 quarter two Oklahoma Standard Residential Mortgage Call Report (Standard MCR), filing deadline of August 14, 2017;
 - (e) 2017 quarter four Oklahoma Standard Residential Mortgage Call Report (Standard MCR), filing deadline of February 14, 2018;
- iii. The 2016 quarter two and quarter three Oklahoma Standard Residential Mortgage Call Reports (Standard MCR) were filed on December 14, 2016.
 - iv. The 2016 quarter four Oklahoma Standard Residential Mortgage Call Reports (Standard MCR) was filed on February 27, 2017.
 - v. The 2017 quarter two Oklahoma Standard Residential Mortgage Call Reports (Standard MCR) was filed on October 10, 2017.
 - vi. The 2017 quarter four Oklahoma Standard Residential Mortgage Call Reports (Standard MCR) was filed on March 20, 2018.

(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 \$500.00 civil penalty, payable to the Oklahoma Department of Consumer Credit, on or before April 27, 2018.

(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 17-0247-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).



[Redacted signature area]

Scott Lesher
Administrator
State of Oklahoma
Department of Consumer Credit

Dated: 5/2/18

[Redacted signature area]

VC Corp d/b/a VCM Corp
Dated: 4/30/2018

VERIFICATION OF CONSENT ORDER, CASE NUMBER 17-0247-DIS

STATE OF California)
)
COUNTY OF Santa Clara)

Signed and sworn to (or affirmed) before me on April 30, 2018.
[2018] by a representative of VC Corp d/b/a VCM Corp.

JOHN EICHENGER

[Redacted Signature]

VC Corp d/b/a VCM Corp

[Redacted Signature]

(Seal, if any)



Notary Public

My commission expires:

7/9/2019