## BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT STATE OF OKLAHOMA

CREDIT

OCT 31 2017

STATE OF OKLAHOMA

DEPARTMENT OF
CONSUMER CREDIT

STATE OF OKLAHOMA ex rel. DEPARTMENT OF CONSUMER CREDIT,	)		DEPARTMENT OF CONSUMER CREDIT
Petitioner	)		The course of th
V.	)	Case No.	17-0312-DIS
MIDWECE MODERACE ACCOCTABLE	)		1. 3012 210
MIDWEST MORTGAGE ASSOCIATES CORPORATION, D/B/A	)		
TOTAL LENDING CONCEPTS,	)		
Respondents	)		

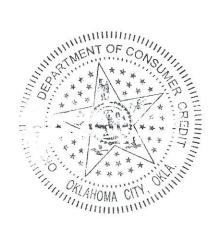
## CONSENT ORDER

Petitioner, State of Oklahoma ex rel. Department of Consumer Credit ("Petitioner") and Respondent, Midwest Mortgage Associates Corporation, d/b/a Total Lending Concepts, ("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. The licensing system of record for mortgage brokers, mortgage lenders and mortgage loan originators in the State of Oklahoma is NMLS.
  - ii. Respondent is a foreign for profit business corporation under the jurisdiction of the State of Colorado, Oklahoma Secretary of State filing number 2312538853.
  - iii. Respondent is licensed as a mortgage lender in the State of Oklahoma pursuant to the SAFE Act with the following licensing information indicated by NMLS:

- (a) Oklahoma license number ML010869.
- (b) NMLS unique identifier number/company ID 1043976.
- (c) Mailing address of record at 5333 North Union Blvd., Ste. 100, Colorado Springs, CO 80918.
- iv. On May 17, 2017, Petitioner e-mailed Respondent the original invoice for examination fees to be reimbursed by Respondent.
- v. On June 20, 2017, Petitioner mailed the invoice for examination fees, via certified mail, which was signed for and received at 5333 North Union Blvd., Ste. 100, Colorado Springs, CO 80918 on June 23, 2017.
- vi. As of September 21, 2017, Respondent has failed to pay \$5,886.66 in examination reimbursement fees.
- (2) Respondent does not admit to the allegations made by Petitioner in the Notice of Hearing filed in this matter, and incorporated by reference in this Consent Order.
- (3) Respondent sent the exam fees of \$5,886.66.00 via overnight mail to Petitioner on October 23, 2017. Respondent agrees to pay a \$500.00 civil penalty, payable to the Oklahoma Department of Consumer Credit, on or before November 2, 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 17-0312-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).



Administrator
State of Oklahoma
Department of Consumer Credit

Dated:

Midwest Mortgage Associates Corporation, d/b/a Total Lending Concepts

Dated:

## VERIFICATION OF CONSENT ORDER, CASE NUMBER 17-0312-DIS

STATE OF MISSOURI	)
COUNTY OF Book	)
Signed and sworn to (or affine 2016, by Sherry Rednick Secret Associates Corporation, d/b/a	irmed) before me on <u>October 24<sup>th</sup></u> , wy on behalf of Midwest Mortgage Total Lending Concepts.
Midwest Mortgage Associates Corporation, d/b/a Total Lending Concepts	
(Seal, if any)	
	Notary Public
PORTER J. DELINE  Notary Public – Notary Seal  STATE OF MISSOURI  Boone County  Commission Number 14394768  My commission expires August 1, 2018	My commission expires:  8-01-2-018