

**FILED**

**FEB 26 2018**

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. ) )  
 )  
ENVOY MORTGAGE, LP, ) )  
 )  
Respondent ) )

Case No. 17-0401-DIS

**CONSENT ORDER**

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, Envoy Mortgage, LP, ("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 the Petitioner in the Notice of Hearing filed in this matter.

- i. Respondent is a foreign limited partnership under the jurisdiction of the State of Texas, Oklahoma Secretary of State filing number 3412010780, active filing status.
- ii. The licensing system of record for mortgage loan originators, mortgage lenders and mortgage brokers in the State of Oklahoma is NMLS.
- 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 ML002648;
  - (b) NMLS unique identifier number/company ID 6666;

(c) Mailing address of record at 5100 Westheimer Road, Ste. 320, Houston, TX 77056;

- iv. On July 17, 2017, Viola Peters, Scott Ferguson and Danny Nguyen, consumer credit examiners, conducted an examination of Respondent at Respondent's business location at 5100 Westheimer Road, Ste. 320, Houston, TX 77056. During the course of the examination, violations were found.
- v. Upon review of Respondent's loans, and through the interview process, it was determined that an Oklahoma licensed loan originator does not make the offer for a loan modification and is not involved at any level in the modification process. Respondent's Single Point of Contacts (SPOCs) were individuals who were not licensed in the State of Oklahoma. These individuals were the only persons communicating with the borrower.

(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 a \$2,500.00 civil penalty payable to the Oklahoma Department of Consumer Credit, on or before March 30, 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 17-0401-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).

*Person Tolwin /  
Dorothy Administrator  
for.*



Scott Leshner  
Administrator  
State of Oklahoma  
Department of Consumer Credit

Dated: 2-26-18



Envoy Mortgage, LP

Dated: 2/22/2018

VERIFICATION OF CONSENT ORDER, CASE NUMBER 17-0401-DIS

STATE OF Texas )  
 )  
COUNTY OF Harris )

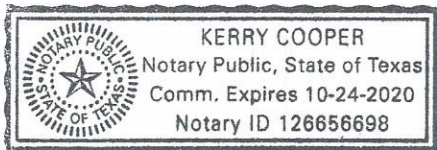
Signed and sworn to (or affirmed) before me on February 22, 2018, by a representative of Envoy Mortgage, LP.



Envoy Mortgage, LP



(Seal, if any)



Notary Public

My commission expires:

10-24-2020