

BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT  
STATE OF OKLAHOMA

**FILED**

DEC 17 2018

STATE OF OKLAHOMA  
DEPARTMENT OF  
CONSUMER CREDIT

STATE OF OKLAHOMA )  
*ex rel.* DEPARTMENT OF )  
CONSUMER CREDIT, )  
 )  
Petitioner )  
 )  
v. )  
 )  
KIRT LAMAR CRABTREE, )  
 )  
Respondent )

Case No. 18-0169-DIS

**FINAL AGENCY ORDER**

This matter was heard on the 1st day of November, 2018, at approximately 9:56 a.m., after allowing additional time for the named respondent or his legal representative(s) to attend, the above numbered and entitled cause (scheduled for 9:30 a.m.) came on for hearing at the Office of the Oklahoma Department of Consumer Credit, 3613 N.W. 56<sup>th</sup> Street, Suite 240, Oklahoma City, Oklahoma 73112.

The State of Oklahoma *ex rel.* Oklahoma Department of Consumer Credit (“Petitioner”), was represented by Petitioner’s Chief Enforcement Attorney, John T. Coyne, and Respondent, Kirt Lamar Crabtree, whose mailing address of record is 1237 Kensington Lane, Elgin, OK 73538 (“Respondent”), did not appear in person or through an attorney, after such Respondent having been mailed a copy of the Notice and Order of Hearing filed by Petitioner herein on August 27, 2018 (the “Notice of Hearing”), in Case No. 18-0169-DIS, pursuant to the requirements of Article II of the Administrative Procedures Act (the “APA”), 75 O.S. §§ 308a-323, by first class U.S. Mail certified with return receipt requested to Respondent, at the address

given to the Department by Respondent at 1237 Kensington Lane, Elgin, OK 73538, and was returned to Petitioner with a new forwarding address listed as P.O. Box 145, Randlett, OK 73562. Subsequently, on September 5, 2018, Petitioner mailed a copy of the Amended Notice and Order of Hearing filed by Petitioner herein on September 5, 2018 (the “Amended Notice of Hearing”), in Case No. 18-0169-DIS, pursuant to the requirements of Article II of the Administrative Procedures Act (the “APA”), 75 O.S. §§ 308a-323, by first class U.S. Mail certified with return receipt requested to Respondent, at the new forwarding address listed as P.O. Box 145, Randlett, OK 73562, delivered to Respondent by a representative of the U.S. Postal Service as verified through the certified return receipt signed for by a representative of Respondent as the Addressee on September 11, 2018, which receipt has been filed herein with the hearing scheduled to be held on November 1, 2018.

Petitioner's Chief Enforcement Attorney, John T. Coyne, announced that he had not heard from or spoken to Respondent about his appearance at the hearing in person or through an attorney. Mr. Coyne indicated that he wished to secure, in the absence of Respondent who had an opportunity for a hearing and for whom he had good service, a judgment by default pursuant to 75 O.S. § 309(E). Further, Mr. Coyne indicated that Petitioner's recommendation in this matter is that Respondent pay a civil penalty of One Thousand Dollars (\$1,000.00), that Respondent also pay a license renewal late fee of Three Hundred Dollars (\$300.00), that Respondent pay for the costs of the hearing, and that a Cease and Desist Order be issued against Respondent to cease and desist from acting as an Oklahoma licensed mortgage loan originator until such time as all fees, penalties, fines and hearing costs are all fully paid to Petitioner.

Accordingly, the Independent Hearing Examiner announced from the bench that his

recommendation in this matter to Petitioner's Administrator would be that Respondent pay a civil penalty of One Thousand Dollars (\$1,000.00), that Respondent also pay a renewal late fee of Three Hundred Dollars (\$300.00), and that a Cease and Desist Order be issued against Respondent to cease and desist from acting as an Oklahoma licensed mortgage loan originator until such time as all fees, penalties, fines and hearing costs are all fully paid to Petitioner, and as Respondent is not the prevailing party in this matter, that Respondent pay for the costs of the hearing (being those costs of the Independent Hearing Examiner incurred in this matter) as authorized in 59 O.S. § 2095.17(D).

After reviewing the administrative record of this individual proceeding, reviewing the evidence presented at the November 1, 2018 hearing, and reviewing the Proposed Order filed by Independent Hearing Examiner, Bryan Neal, the Administrator of Consumer Credit issues the following findings, conclusions and orders.

### **JURISDICTION AND AUTHORITY**

The Administrator of Consumer Credit (the "Administrator") has administrative authority to administer, interpret and enforce the Oklahoma Secure and Fair Enforcement for Mortgage Licensing Act, (the SAFE Act) 59 O.S. §§ 2095 *et seq.*, 59 O.S. § 2095.1 (2).

### **Penalties**

1. In order to ensure the effective supervision and enforcement of the SAFE Act, the Administrator may, after notice and hearing pursuant to Article II of the Administrative Procedures Act, 75 O.S. §§ 308a *et seq.*, impose any or any combination of the following penalties for violations of the SAFE Act:

(a) deny, suspend, revoke, censure, place on probation or decline to renew a

license issued pursuant to the SAFE Act for a violation of the SAFE Act, any rules promulgated pursuant to the SAFE Act and any order of the Administrator issued pursuant to the SAFE Act;

(b) deny, suspend, revoke, censure, place on probation or decline to renew a license if an applicant or licensee fails at any time to meet the requirements of the SAFE Act or withholds information or makes a material misstatement in an application for a license or renewal of a license;

(c) order restitution against entities or individuals subject to the SAFE Act for violations of the SAFE Act or

(d) issue orders or directives under the SAFE Act as follows:

(i) order or direct entities or individuals subject to the SAFE Act to cease and desist from conducting business, including immediate temporary orders to cease and desist;

(ii) order or direct entities or individuals subject to the SAFE Act to cease any harmful activities or violations of the SAFE Act, including immediate temporary orders to cease and desist;

(iii) enter immediate temporary orders to cease business under a license issued pursuant to the authority of the SAFE Act if the Administrator determines that such license was erroneously granted or the licensee is currently in violation of the SAFE Act;

(iv) order or direct such other affirmative action as the Administrator deems necessary, or

(v) impose a civil penalty of not less than One Hundred Dollars (\$100.00) nor more than Two Thousand Five Hundred Dollars (\$2,500.00) for each violation of the SAFE Act against a licensee or any other entity or individual subject to the SAFE Act, not to exceed

Five Thousand Dollars (\$5,000.00) for all violations resulting from a single incident or transaction. 59 O.S. § 2095.17.

### **FINDINGS OF FACT**

The Administrator of Consumer Credit finds that the following facts were proven through Respondent's default by clear and convincing evidence:

1. The proceedings in this matter were conducted in accordance with the provisions of the SAFE Act, 59 O.S. §§ 2095 *et seq.* and Article II of the Administrative Procedures Act, 75 O.S. §§ 308a-323.

2. Respondent failed to appear in person or through an attorney at the hearing on November 1, 2018, at the scheduled time of 9:30 a.m. or later that same morning when his case was heard at approximately 9:56 a.m., Respondent having received notice of the hearing in this matter set for November 1, 2018, at 9:30 a.m., by first class U.S. Mail, certified with return receipt requested through mail-delivery of a copy of the original Amended Notice of Hearing filed in this matter on September 5, 2018, served upon Respondent as verified through the certified return receipt filed herein signed by a representative of the Respondent as the Addressee on September 11, 2018, at the address given to Petitioner by the U.S. Postal Service as the new forwarding address of Respondent listed as P.O. Box 145, Randlett, OK 73562, by a representative of the U.S. Postal Service.

3. The licensing system of record for mortgage brokers and mortgage loan originators in the State of Oklahoma is NMLS.

4. Respondent, at all times relevant in this matter, was 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 MLO13912;

(b) NMLS unique identifier number/company ID 1132250; and

(c) Mailing address of record at 1237 Kensington Lane, Elgin, OK 73538, with a new forwarding address provided by the U.S. Postal Service of P.O. Box 145, Randlett, OK 73562.

5. Respondent's license renewal fee was not paid to Petitioner on or before December 1, 2017.
6. Respondent requested a renewal of his license on December 31, 2017.
7. Respondent failed to pay \$300.00 in late license renewal fees.

#### **CONCLUSIONS OF LAW**

The Administrator of Consumer Credit concludes as follows:

1. Respondent has violated 59 O.S. § 2095.6(K)(2) for failure to pay the late renewal fee as prescribed by rule of the Commission on Consumer Credit.
2. Respondent has violated the Oklahoma Administrative Code 160:5-1-2(8)(D) for failure to pay the late fee assessed per day beginning on December 1, 2017.
3. Respondent has violated 59 O.S. § 2095.18(8) for failure to comply with the SAFE Act, or rules promulgated under the SAFE Act or failure to comply with any other state or federal law, including any rules thereunder, applicable to any business authorized or conducted under the SAFE Act.

## ORDER

Based upon the findings of fact and conclusions of law in this individual proceeding and based in part upon the recommendation of the Independent Hearing Examiner, the Administrator of Consumer Credit issues the following orders:

Respondent is hereby found to be 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 MLO13912; (b) NMLS unique identifier number/company ID 1132250; (c) mailing address of record at 1237 Kensington Lane, Elgin, OK 73538, with a new forwarding address provided by the U.S. Postal Service of P.O. Box 145, Randlett, OK 73562, that has violated 59 O.S. § 2095.6 and § 2095.18(8) for failure to comply with the SAFE Act, or rules promulgated under the SAFE Act or failure to comply with any other state or federal law, including any rules thereunder, applicable to any business authorized or conducted under the Oklahoma Secure and Fair Enforcement for Mortgage Licensing Act.

1. Respondent shall pay the late license renewal fee in the amount of Three Hundred Dollars (\$300.00).
2. Respondent shall be fined in the amount of One Thousand Dollars (\$1,000.00) for violation of 59 O.S. § 2095.6(K)(2) for failure to pay the late renewal fee as prescribed by rule of the Commission on Consumer Credit.
3. As Respondent is not the prevailing party in this matter, Respondent shall be assessed \$182.75 in hearing costs incurred in this matter as authorized in 59 O.S. § 2095.17(D).
4. A Cease and Desist Order is issued against Respondent to cease and desist from acting or resuming to act as an Oklahoma licensed mortgage loan originator until such time as all

fees, penalties, fines and hearing costs are all fully paid to Petitioner and to permanently continue to so cease and desist until such time, if ever, as Respondent pays all of the aforesaid fees, penalties, fines and hearing costs totaling \$1,482.75.

So ordered this 17<sup>th</sup> day of December, 2018.



Ruben Tornini  
Deputy Administrator of Consumer Credit  
State of Oklahoma

