

**FILED**  
**OCT 22 2020**  
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. )  
 )  
CITY FIRST MORTGAGE SERVICES, )  
L.L.C., )  
 )  
Respondent )

Case No. 20-0057-DIS

**CONSENT ORDER**

Petitioner, State of Oklahoma ex rel. Department of Consumer Credit ("Petitioner") and Respondent, City First Mortgage Services, L.L.C., ("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 is a foreign limited liability company under the jurisdiction of the State of Utah, Oklahoma Secretary of State filing number 3712667043, 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 ML011842;
- (b) NMLS unique identifier number/company ID 3117;

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(c) Mailing address of record at 750 South Main Street, Ste. 104, Bountiful, UT 84010;

iv. On July 29, 2020, Liz Foster, Consumer Credit Examiner, performed a mortgage call report review for Respondent.

v. Respondent failed to enter correct Application Data on the mortgage call reports for 2019 Quarter 4. The number of Applications In Process at the beginning of 2019 Quarter 4 did not match the number of Applications In Process for the end of 2019 Quarter 3.

(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, except that Respondent admits the facts necessary to establish the Department's jurisdiction over Respondent and the subject matter of this action.

(3) Respondent agrees to correct all mortgage call reports on NMLS and pay a \$150.00 civil penalty, payable to the Oklahoma Department of Consumer Credit, on or before October 29, 2020.

(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 20-0057-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 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).



APPROVED



July Lesher, Administrator



\_\_\_\_\_  
Scott Lesher  
Administrator  
State of Oklahoma  
Department of Consumer Credit

Dated: 10/22/2020

DocuSigned by:  
\_\_\_\_\_  
71FFAC8E89C460

\_\_\_\_\_  
City First Mortgage Services,  
L.L.C.

Dated: 10/7/2020

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of Consumer Credit  
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VERIFICATION OF CONSENT ORDER, CASE NUMBER 20-0057-DIS

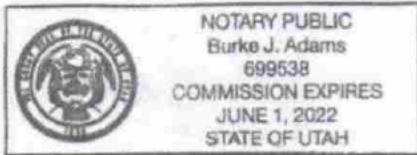
STATE OF UTAH )  
 )  
COUNTY OF DAVIS )

Signed and sworn to (or affirmed) before me on October 7,  
2020 by a representative of City First Mortgage Services, L.L.C.

[Redacted]  
City First Mortgage Services, L.L.C.

(Seal, if any)

[Redacted]



Notary Public

My commission expires:

6/1/22

