

**FILED**

SEP 23 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. )  
 )  
ALL CREDIT CONSIDERED )  
MORTGAGE, INC., )  
 )  
Respondent )

Oklahoma Department  
of Consumer Credit  
SEP 23 2020

Case No. 20-0060-DIS

CONSENT ORDER

Petitioner, State of Oklahoma ex rel. Department of Consumer Credit ("Petitioner") and Respondent, All Credit Considered Mortgage, Inc., ("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 for profit business corporation under the jurisdiction of the State of Maryland, Oklahoma Secretary of State filing number 2312820879, 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 numbers ML012740, ML012741;
- (b) NMLS unique identifier number/company ID 176724;

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(c) Mailing address of record at 1801 Research Blvd.,  
Ste. 410, Rockville, MD 20850;

iv. On July 30, 2020, Scott Ferguson, Consumer Credit Examiner, performed a mortgage call report review for Respondent.

v. Respondent failed to list all licensed Mortgage Loan Originators on the mortgage call reports for 2020 Quarter 1.

(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 \$100.00 civil penalty, payable to the Oklahoma Department of Consumer Credit, on or before November 12, 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 20-0060-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

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dit  
20  
Scott Leshar, Administrator

Scott Leshar  
Administrator  
State of Oklahoma  
Department of Consumer Credit

Dated: September 23, 2020

[Redacted]

All Credit Considered Mortgage,  
Inc.

Dated:

9/21/2020

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VERIFICATION OF CONSENT ORDER, CASE NUMBER 20-0060-DIS

STATE OF Maryland )

COUNTY OF Montgomery )

Signed and sworn to (or affirmed) before me on September 21<sup>st</sup>  
2020 by a representative of All Credit Considered Mortgage, Inc.

[Redacted Signature]

All Credit Considered Mortgage, Inc.

[Redacted Signature]

(Seal, if any)

Notary Public

My commission expires:

10-11-2020

