BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT

FILED

JAN 2 7 2021

STATE OF OKLAHOMA ex rel. DEPARTMENT OF CONSUMER CREDIT,)			STATE OF OKLAHOMA DEPARTMENT OF CONSUMER CREDIT
Petitioner)			
)	~		00 0147 DIG
V.)	Case	No.	20-0147-DIS
)			
SENTE MORTGAGE, INC.,)			
)			
Respondent)			

CONSENT ORDER

Petitioner, State of Oklahoma ex rel. Department of Consumer Credit ("Petitioner") and Respondent, Sente 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 Delaware, Oklahoma Secretary of State filing number 2312747345, 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 ML012195;
 - (b) NMLS unique identifier number/company ID 132111;
 - (c) Mailing address of record at 901 S. Mopac Blvd.,

Bldg IV, Ste. 125, Austin, TX 78746;

- iv. The Mortgage Call Report (MCR) Filing History on NMLS indicates that the following mortgage call reports were required to be filed by Respondent:
 - (a) 2019 quarter four Oklahoma Standard Residential Mortgage Call Report (Standard MCR), filing deadline of February 14, 2020;
 - (b) 2020 quarter one Oklahoma Standard Residential Mortgage Call Report (Standard MCR), filing deadline extended to June 14, 2020 due to Covid-19;
 - (c) 2020 quarter three Oklahoma Standard Residential Mortgage Call Report (Standard MCR), filing deadline of November 14, 2020;
- v. The 2019 quarter four Oklahoma Standard Residential Mortgage Call Report (Standard MCR) was filed on August 13, 2020.
- vi. The 2020 quarter one Oklahoma Standard Residential Mortgage Call Report (Standard MCR) was filed on August 14, 2020.
- vii. The 2020 quarter three Oklahoma Standard Residential Mortgage Call Report (Standard MCR) was filed on November 24, 2020.
- (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 file all Call Reports with NMLS and pay a \$300.00 civil penalty, payable to the Oklahoma Department of Consumer Credit, on or before February 11, 2021.
- (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 20-0147-DIS and shall be addressed to the attention of John T. Coyne, Chief Enforcement

Attorney, Department of Consumer Credit, 3613 N.W. 56th 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

Scott Lesher Administrator State of Oklahoma Department of Consumer Credit

Dated	:	1/27/21

Sente Mor	tgage, Inc.
Dated:	1/21/2021

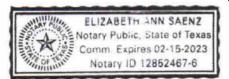
VERIFICATION OF CONSENT ORDER, CASE NUMBER 20-0147-DIS

STATE OF COUNTY OF Trams

Signed and sworn to (or affirmed) before me on Amunity 2/st.
2021 by a representative of Sente Mortgage, Inc.

Sente Mortgage, Inc./

(Seal, if any)



Notary Public

My commission expires: