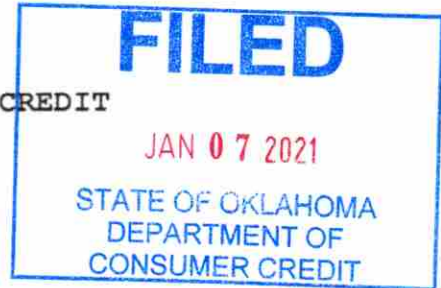


BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT
STATE OF OKLAHOMA



STATE OF OKLAHOMA *ex rel.*)
DEPARTMENT OF CONSUMER CREDIT,)

Petitioner)

v.)

Case No. 20-0256-DIS

R M K FINANCIAL CORP., D/B/A)
MAJESTIC HOME LOAN,)

Respondent)

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, R M K Financial Corp. d/b/a Majestic Home Loan, ("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 for profit business corporation under the jurisdiction of the State of California, Oklahoma Secretary of State filing number 2312455099, inactive 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 and a mortgage broker in the State of Oklahoma pursuant to the SAFE Act with the following licensing information indicated by NMLS:

(a) Oklahoma license number ML010337;

(b) NMLS unique identifier number/company ID 173946;

(c) Mailing address of record at 1819 S. Excise Ave.,
Ontario, CA 91761;

iv. On June 1, 2020, Megan Patterson, Consumer Credit Examiner, conducted an off-site examination of Respondent. The examination scope consisted of reviewing policies and procedures, reports submitted to NMLS, and loans originated between July 1, 2018 and June 20, 2019. During the course of the examination, violations were found.

v. Respondent failed to list all licensed mortgage loan originators on the 2018 Quarter 1, 2018 Quarter 2, 2018 Quarter 3, 2019 Quarter 3, 2019 Quarter 4, and the 2020 Quarter 1 mortgage call reports.

vi. Respondent failed to submit quarterly financial conditions when filing expanded mortgage call reports from 2018 Quarter 1 through date of exam.

vii. Respondent failed to make accurate adverse action disclosures under the Fair Credit Reporting Act. This occurred in 2 transactions.

(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 pay a \$2,400.00 civil penalty payable to the Oklahoma Department of Consumer Credit, on or before January 4, 2021.

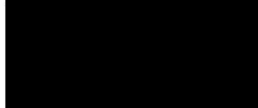
(4) The payment shall be made payable by check or money order to the Oklahoma Department of Consumer Credit, shall indicate the payment is for Case Number 20-0256-DIS and shall be addressed to the attention of John T. Coyne, Chief Enforcement Attorney, Department of Consumer Credit, 3613 N.W. 56th Street, Suite 240, Oklahoma City, Oklahoma 73112.

(5) A file stamped copy of this Consent Order will be returned 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

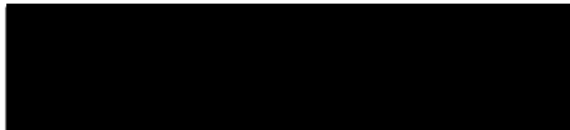


Scott Leshar, Administrator



Scott Leshar
Administrator
State of Oklahoma
Department of Consumer Credit

Dated: January 6, 2021



RMK Financial Corp. d/b/a
Majestic Home Loan

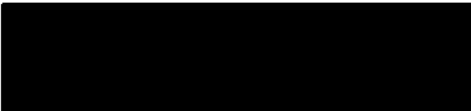
Dated: 12/30/2020

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

VERIFICATION OF CONSENT ORDER, CASE NUMBER 20-0256-DIS

STATE OF California)
COUNTY OF San Bernardino)

Signed and sworn to (or affirmed) before me on 12/30/2020, 2020, by a representative of RMK Financial Corp. d/b/a Majestic Home Loan.

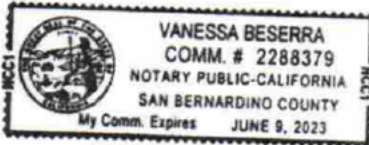


RMK Financial Corp. d/b/a
Majestic Home Loan

(Seal, if any)



Notary Public



My commission expires:

June 9, 2019^(no) 23