

BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT
STATE OF OKLAHOMA



STATE OF OKLAHOMA *ex rel.*)
DEPARTMENT OF CONSUMER CREDIT,))
)
Petitioner)
)
v.)
)
MORTGAGEONE, INC.,)
)
Respondent)

Case No. 22-0031-DIS

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, MortgageOne 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 and Order 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 2312869132, 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 ML012977;

(b) NMLS unique identifier number/company ID 898812;

(c) Mailing address of record at 5860 Owens Ave., Ste.

130, Carlsbad, CA 92008;

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) 2021 quarter three Oklahoma Standard Residential Mortgage Call Report (Standard MCR), filing deadline of November 14, 2021;

v. The 2021 quarter three Oklahoma Standard Residential Mortgage Call Report (Standard MCR) was filed on November 24, 2021.

(2) Respondent does not admit to the allegations made by the Petitioner in the Notice and Order 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 \$100.00 civil penalty, payable to the Oklahoma Department of Consumer Credit, on or before July 8, 2022.

(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 22-0031-DIS and shall be addressed to the attention of John T. Coyne, Chief Enforcement Attorney, Department of Consumer Credit, 629 NE 28th Street, Oklahoma City, Oklahoma 73105.

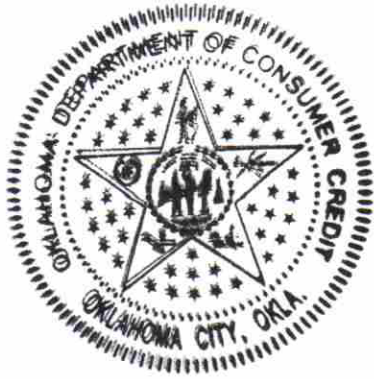
(5) A file stamped copy of this Consent Order will be returned by United States mail to Respondent upon signature of the Administrator of the Department of Consumer Credit or the Deputy Administrator of the Department Consumer Credit.

(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

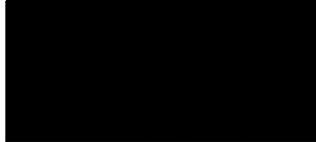


John Lesjak, Administrator



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6/8/22



Mortgage Co. Inc.
6/8/22

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JUN 10 2022

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VERIFICATION OF CONSENT ORDER, CASE NUMBER 22-0031-DIS

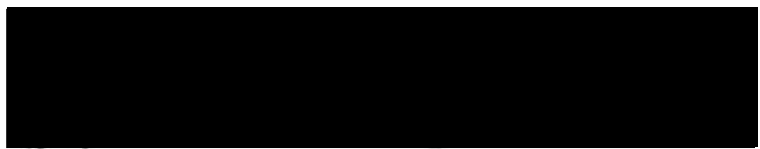
STATE OF California

COUNTY OF San Diego

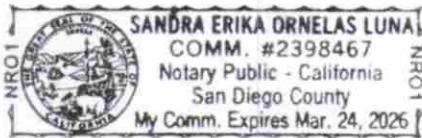
Signed and sworn to (or affirmed) before me on June 02, 2022
2022 by a representative of MortgageOne Inc.



MortgageOne Inc.



(Seal, if any)



Notary Public

My commission expires:

May 24, 2026

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DEPARTMENT OF CONSUMER CREDIT
OKLAHOMA CITY OKLAHOMA

CALIFORNIA CERTIFICATE OF ACKNOWLEDGMENT

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.

State of California)

County of San Diego)

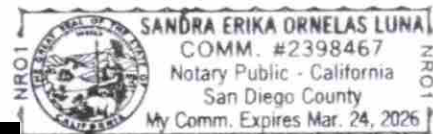
On 06/02/2022 before me, Sandra Ornelas, Notary Public

personally appeared Bryce David Schetselaar

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal



Signature

(Seal)

Optional Information

Although the information in this section is not required by law, it should prevent fraudulent use of unacknowledged documents and may provide useful information to persons relying on the instrument.

Description of Attached Document

The preceding Certificate of Acknowledgment is attached to a document titled/for the purpose of _____

containing _____ pages and dated _____

The signer(s) capacity or authority is/are as

- Individual
- Attorney-in-Fact
- Corporate Officer(s)

- Guardian/Conservator
- Partner - Limited/General
- Trustee(s)
- Other _____

representing _____

Method of Signer Identification

By personal appearance of the signer(s) in person

By video conference

By telephone

Other _____

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DEPARTMENT OF CONSUMER CREDIT
OKLAHOMA CITY, OKLAHOMA