

BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT
STATE OF OKLAHOMA



STATE OF OKLAHOMA *ex rel.*)
DEPARTMENT OF CONSUMER CREDIT,))
)
Petitioner)
)
v.)
)
VIRTUOUS MORTGAGE LENDING,)
LLC,)
)
Respondent)

Case No. 22-0033-DIS

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, Virtuous Mortgage Lending LLC, ("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 limited liability company under the jurisdiction of the State of Texas, Oklahoma Secretary of State filing number 3712984297, 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 broker in the State of Oklahoma pursuant to the SAFE Act with the following licensing information indicated by NMLS:

(a) Oklahoma license number MB013768;

(b) NMLS unique identifier number/company ID 1896106;

(c) Mailing address of record at 2591 Dallas Parkway, Ste. 300, Frisco, TX 75034;

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;

(b) 2021 quarter four Oklahoma Standard Residential Mortgage Call Report (Standard MCR), filing deadline of February 14, 2022;

v. The 2021 quarter three Oklahoma Standard Residential Mortgage Call Report (Standard MCR) was filed on November 29, 2021.

vi. The 2021 quarter four Oklahoma Standard Residential Mortgage Call Report (Standard MCR) was filed on March 29, 2022.

vii. On March 24, 2022, Notice and Order of Hearing was sent via certified mail to Respondent's registered agent listed on the Oklahoma Secretary of State's website as Kishina Thomas, 1507 West Orlando Street, Broken Arrow, OK 74022. Said Notice was returned from the Post Office stating "unclaimed" on July 19, 2022.

(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 August 25, 2022.

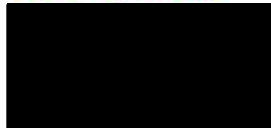
(4) The payment shall be made payable by check or money order to the Oklahoma Department of Consumer Credit, shall indicate the payment is for Case Number 22-0033-DIS and shall be addressed to the attention of John T. Coyne, Chief Enforcement Attorney, Department of Consumer Credit, 629 NE 28th Street,

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



Scott Leshler, Administrator



Scott Leshler
Administrator
State of Oklahoma
Department of Consumer Credit

Dated: 8/17/22



Virtuous Mortgage Lending LLC

Dated: 8-15-2022

VERIFICATION OF CONSENT ORDER, CASE NUMBER 22-0033-DIS

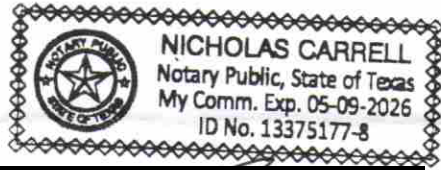
STATE OF TEXAS)

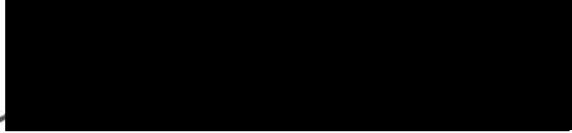
COUNTY OF Denton)

Signed and sworn to (or affirmed) before me on August 15th,
2022 by a representative of Virtuous Mortgage Lending LLC.



Virtuous Mortgage Lending LLC





(Seal, if any)

Notary Public

My commission expires:

05-09-2026