

**BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT  
STATE OF OKLAHOMA**

FILED OCTOBER 2, 2023  
STATE OF OKLAHOMA  
DEPARTMENT OF  
CONSUMER CREDIT

|                                  |   |                      |
|----------------------------------|---|----------------------|
| STATE OF OKLAHOMA <i>ex rel.</i> | ) |                      |
| DEPARTMENT OF CONSUMER CREDIT,   | ) |                      |
|                                  | ) |                      |
| Petitioner                       | ) |                      |
|                                  | ) |                      |
| v.                               | ) | Case No. 23-0034-DIS |
|                                  | ) |                      |
| JOSHUA NAYLOR,                   | ) |                      |
| (MLO22956)                       | ) |                      |
|                                  | ) |                      |
| Respondent                       | ) |                      |

**CONSENT ORDER**

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, Joshua Naylor, ("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. The licensing system of record for mortgage brokers and mortgage loan originators in the State of Oklahoma is NMLS.
- ii. Respondent is licensed as a mortgage loan originator in the State of Oklahoma pursuant to the SAFE Act with the following licensing information indicated by NMLS:
  - (a) Oklahoma license number MLO22956.
  - (b) NMLS unique identifier number/company ID 300138.
  - (c) Mailing address of record at 6323 Bahama Shores Dr S, Saint Petersburg, FL 34695.

- iii. Respondent's license renewal fee was not paid on or before December 1, 2022.
- iv. Respondent requested a renewal of their license on December 7, 2022.
- v. Respondent has failed to pay \$60.00 in late renewal fees.

(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 the late fee of \$60.00 and a \$250.00 civil penalty, for a total of \$310.00, payable to the Oklahoma Department of Consumer Credit, on or before September 28, 2023.

(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 23-0034-DIS and shall be addressed to the attention of John T. Coyne, Chief Enforcement Counsel, Department of Consumer Credit, 629 NE 28th Street, Oklahoma City, Oklahoma 73105.

(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).



\_\_\_\_\_  
Scott Lesher  
Administrator  
State of Oklahoma  
Department of Consumer  
Credit

\_\_\_\_\_  
Dated: 10/2/23



\_\_\_\_\_  
Joshua Naylor

Dated: 9-22-23

*See Attached*

Oklahoma Department  
of Consumer Credit  
SEP 28 2023

FL Acknowledgement Notary Certificate

Document Name: Consent Order

STATE OF FLORIDA  
COUNTY OF Pinellas  
(County where notarization occurred)

On 9/22/2023 (date), before me, Jack Fletcher (Notary name), a notary public, personally appeared by physical presence, Joshua Naylor (name(s) of signer(s)) who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the attached Consent Order (name of document) instrument and acknowledged to me that 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 entity upon behalf of which the person(s) acted executed the instrument. I certify under PENALTY OF PERJURY under the laws of the State listed above that the foregoing paragraph is true and correct. WITNESS my hand and official seal.

Personally known  OR  
Produced identification  Type of identification produced: FL ID's



(Signature of notary public)

My commission expires: 9/22/2023



Official Seal

