

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

STATE OF OKLAHOMA *ex rel.*            )  
DEPARTMENT OF CONSUMER CREDIT,) )  
  )  
          Petitioner                            )  
  )  
v.    )  
  )  
DAVID RUCH,                                 )  
(MLO18854)                                 )  
  )  
          Respondent                         )

FILED JUNE 24, 2024  
STATE OF OKLAHOMA  
DEPARTMENT OF  
CONSUMER CREDIT

Case No. 24-0033-DIS

**CONSENT ORDER**

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, David Ruch, ("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 MLO18854.
- (b) NMLS unique identifier number/company ID 309022.
- (c) Mailing address of record at 8943 Thunderbird Rd., Parker, CO 80134.

iii. Respondent's license renewal fee was not paid on or before December 1, 2023.

iv. Respondent requested a renewal of their license on December 21, 2023.

v. Respondent has failed to pay \$200.00 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 \$200.00 and a \$250.00 civil penalty, for a total of \$450.00, payable to the Oklahoma Department of Consumer Credit, on or before July 3, 2024.

(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 24-0033-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.

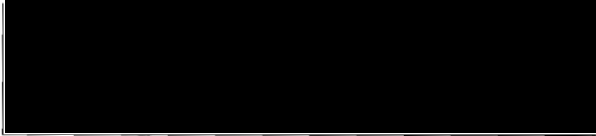
(6) If Respondent fails to comply with the terms of this Consent Order, the Administrator of the Department of Consumer Credit is authorized to file an application to enforce this Consent Order in the District Court of Oklahoma County, Oklahoma in accordance with the provisions of 59 O.S. § 2095.17(c).



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Scott Leshner  
Administrator  
State of Oklahoma  
Department of Consumer Credit

Dated: 6/24/24



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David Ruch

Dated:

6/13/24

Oklahoma Department  
of Consumer Credit

JUN 20 2024

VERIFICATION OF CONSENT ORDER, CASE NUMBER 24-0033-DIS

STATE OF COLORADO )

COUNTY OF \_\_\_\_\_ )

Signed and sworn to (or affirmed) before me on \_\_\_\_\_,  
2024, by David Ruch.



David Ruch

(Seal, if any)

\_\_\_\_\_  
Notary Public

My commission expires:  
\_\_\_\_\_

**See Attached Form for  
Notary Certificate**

JUN 20 2024

# CALIFORNIA JURAT

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 Luis Obispo )

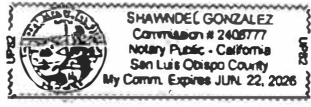
Subscribed and sworn to (or affirmed) before me on this 13 day of June, 2024  
Date Month Year

by David Ruch

*Name of Signers*

proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

Signature   
*Signature of Notary Public*



*Seal*  
*Place Notary Seal Above*

----- OPTIONAL -----

*Though this section is optional, completing this information can deter alteration of the document or fraudulent attachment of this form to an unintended document.*

**Description of Attached Document**  
Title or Type of Document: consent order

Document Date: June 13, 2024

Number of Pages: 3

Signer(s) Other Than Named Above: \_\_\_\_\_