

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

STATE OF OKLAHOMA *ex rel.*            )  
DEPARTMENT OF CONSUMER CREDIT,) )  
  )  
      Petitioner                            )  
  )  
v.    )  
  )  
DEBT DOES DEALS, LLC,                 )  
  )  
      Respondent                          )

FILED APRIL 9, 2024  
STATE OF OKLAHOMA  
DEPARTMENT OF  
CONSUMER CREDIT

Case No. 24-0014-DIS

**CONSENT ORDER**

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, Debt Does Deals, 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 the Petitioner in the Notice of Hearing filed in this matter.

i. Respondent is a domestic limited liability company under the jurisdiction of the State of Oklahoma, Oklahoma Secretary of State filing number 3512680557, 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 MB011960, MB015253;

(b) NMLS unique identifier number/company ID 1743790;

(c) Mailing address of record at 305 W. Woodard St., Ste. 101, Denison, TX 75020;

iv. On January 3, 2024, through January 10, 2024, Danny Nguyen, Consumer Credit Examiner, conducted an examination of Respondent. The Examiner relied on data provided by Respondent and results from software that analyzed Respondent's loan portfolio for compliance with State and Federal lending laws and regulations. The Examiner also reviewed a sample of Respondent's loan files, operating policies and procedures and information submitted by Respondent to NMLS as necessary to determine compliance with State and Federal lending guidelines. During the course of the examination, violations were found.

v. Respondent originated a loan for an Oklahoma consumer using a company address of 1559 Apex Rd., Franktown, CO 80116. This company address is not a licensed branch location with Petitioner.

vi. Respondent failed to file Mortgage Call Reports in NMLS within 45 days from the end of 2020 Quarter 1. The deadline for filing 2020 Quarter 1 Mortgage Call Reports was June 14, 2020 (30 days extension from May 15, 2020 given during Covid). Respondent filed the 2020 Quarter 1 Mortgage Call Reports on July 10, 2020.

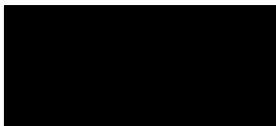
(2) Respondent does not admit to the allegations made by the Petitioner in the Notice of Hearing filed in this matter, and incorporated by reference in this Consent Order, except that Respondent admits the facts necessary to establish the Department's jurisdiction over Respondent and the subject matter of this action.

(3) Respondent agrees to pay a civil penalty of \$1,000.00, payable to the Oklahoma Department of Consumer Credit, on or before April 25, 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 24-0014-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.

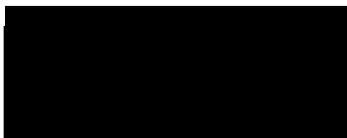
(6) If Respondent fails to comply with the terms of this Consent Order, the Administrator of the Department of Consumer Credit is authorized to file an application to enforce this Consent Order in the District Court of Oklahoma County, Oklahoma in accordance with the provisions of 59 O.S. § 2095.17(c).



---

Scott Leshner  
Administrator  
State of Oklahoma  
Department of Consumer Credit

Dated: 4/9/24



---

Debt Does Deals, LLC

Dated: 4/3/24

VERIFICATION OF CONSENT ORDER, CASE NUMBER 24-0014-DIS

STATE OF TEXAS )

COUNTY OF Andrews )

Signed and sworn to (or affirmed) before me on April 3, 2024, by Debt Does Deals, LLC.

[Redacted Signature] \_\_\_\_\_  
Debt Does Deals, LLC

(Seal, if any)

[Redacted Signature] \_\_\_\_\_

Notary Public

My commission expires:

February 3, 2027

