

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

STATE OF OKLAHOMA *ex rel.*)
DEPARTMENT OF CONSUMER CREDIT,))
)
 Petitioner)
)
v.)
)
JOSEPH SMITH,)
(MLO21399))
)
 Respondent)

**FILED JULY 31, 2025
STATE OF OKLAHOMA
DEPARTMENT OF
CONSUMER CREDIT**

Case No. 25-0019-DIS

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, Joseph Smith, ("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 MLO21399.

(b) NMLS unique identifier number/company ID 2006358.

(c) Mailing address of record at 11412 Willow Branch Dr., Louisville, KY 40291.

iii. Respondent's license renewal fee was not paid on or before December 1, 2024.

iv. Respondent requested a renewal of their license on December 23, 2024.

v. Respondent had failed to pay \$220.00 in late renewal fees before the Notice and Order of Hearing was filed in this matter.

vi. Respondent paid the \$220.00 late renewal fee on June 20, 2025 via ACH payment on NMLS.

(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 \$250.00 payable to the Oklahoma Department of Consumer Credit, on or before July 31, 2025.

(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 25-0019-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).



[REDACTED]

Scott Leshner
Administrator
State of Oklahoma
Department of Consumer Credit

Dated: 7/30/25 _____

[REDACTED]

Joseph Smith

Dated:

07/16/2025

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