BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT STATE OF OKLAHOMA

STATE OF OKLAHOMA ex rel. DEPARTMENT OF CONSUMER CRED) IT,))	STATE OF OKLAHOMA DEPARTMENT OF CONSUMER CREDIT
Petitioner)	
)	
V.)	Case No. 25-0090-DIS
)	
STOUT LENDING LLC,)	
)	
Respondent)	

FILED DECEMBED 3 300F

CONSENT ORDER

Petitioner, State of Oklahoma ex rel. Department of Consumer Credit ("Petitioner") and Respondent, Stout 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 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 3512552210, 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 MB016973;
 - (b) NMLS unique identifier number/company ID 1588985;

- (c) Mailing address of record at 1025 Grand Blvd., Oklahoma City, OK 73118;
- 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) 2024 quarter four Oklahoma Standard Residential Mortgage Call Report (Standard MCR), filing deadline of February 14, 2025;
 - (b) 2025 quarter one Oklahoma Standard Residential Mortgage Call Report (Standard MCR), filing deadline of May 15, 2025;
 - (c) 2025 quarter two Oklahoma Standard Residential Mortgage Call Report (Standard MCR), filing deadline of August 14, 2025;
- v. The 2024 quarter four and 2025 quarter one and two Oklahoma Standard Residential Mortgage Call Reports (Standard MCR) had not been filed as of the date of the Notice and Order of Hearing.
- vi. Respondent filed the 2024 Q4, 2025 Q1 and 2025 Q2 Oklahoma Standard Residential Mortgage Call Reports (Standard MCR) on October 30, 2025.
- (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 November 26, 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 25-0090-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.

Oklahoma Department COUSTMEL CLEGIK 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

11/25/25 Dated:

Stout Lending LLC

Dated:

Stout Lending LLC

VERIFICATION OF CONSENT ORDER, CASE NUMBER 25-0090-DIS

ONAPHORISME TO CONSENT ORDER TO C

(Seal, if any)

Notary Noublie OF ONL.

Notary