



**STATE OF OKLAHOMA  
DEPARTMENT OF CONSUMER CREDIT**

**The Commission on Consumer Credit will hold a Regular Meeting at 4545 N. Lincoln Blvd., Suite 164, Conference Room, Oklahoma City, Oklahoma, on:**

**DAY: WEDNESDAY  
DATE: NOVEMBER 18, 2009  
TIME: 10:00 A.M.**

- I. Call to Order.
- II. Roll Call.
- III. Discussion and possible action on Minutes of Regular Meeting held October 14, 2009.
- IV. Public Comments. (Limited to 3 minutes per person.)
- V. Presentation of Monthly Budget and Financial Report by OSF Representative. Discussion and possible action on Monthly Budget and Financial Report.
- VI. Rules Report Presentation by Lisa Bays, Esq. on: (1) proposed Emergency Rules for 160 OAC Chapter 45 "Truth in Lending Rules" related to disclosure requirements for private education loans, and (2) proposed Emergency Rules for 160 OAC Chapter 45 "Truth in Lending Rules" for the annual adjustment of the dollar amount of fees related to home mortgage loans that triggers additional disclosure requirements. Discussion and possible action on the two (2) sets of proposed Emergency Rules.
- VII. Discussion and possible action to schedule Dates for Regular Meetings for 2010.
- VIII. Presentation of Consumer Credit Counseling Reports and discussion.
- IX. Discussion and possible action on: (1) the Department's Annual Report to the Governor and the Legislature due on or before January 1, 2009; (B) the Commission's Annual Report to the Governor and Legislature; and/or (3) combining each annual report into one annual report from both the Department and the Commission.
- X. Consent Agenda – Discussion and possible action regarding reports listed below:

11/13/2009



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*The items on the Consent Agenda listed below may be discussed and acted upon individually, item by item or discussed and acted upon collectively through one motion. Each Commissioner retains the right to remove any item(s) so that the item(s) may be discussed and/or acted upon through a separate motion(s).*

- A. Enforcement Report
  - B. Financial Report
  - C. Strategic Plan Report
  - D. Other Administrator Reports
- XI. Discussion and possible action on the Department's proposed Legislation to be submitted to the Legislature for its next session.
- XII. Staff Announcements.
- XIII. New business. (Any matter not known about or which could not have been reasonably foreseen prior to the time of posting of the Agenda.)
- XIV. Adjournment.

**Next Regular Scheduled Meeting  
Wednesday, December 9, 2009 at 10:00 A.M.**