

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

STATE OF OKLAHOMA *ex rel.*            )  
DEPARTMENT OF CONSUMER CREDIT,) )  
                                                  )  
          Petitioner                            )  
                                                  )  
v.                                                )  
                                                  )  
PATRICK BOWMAN,                            )  
(MLO22289)                                    )  
                                                  )  
          Respondent                         )

FILED APRIL 22, 2024  
STATE OF OKLAHOMA  
DEPARTMENT OF  
CONSUMER CREDIT

Case No. 24-0015-DIS

**CONSENT ORDER**

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, Patrick Bowman, ("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 MLO22289.
- (b) NMLS unique identifier number/company ID 2041064.
- (c) Mailing address of record at 2222 Detroit Ave., #1116, Cleveland, OH 44113.

iii. Respondent's license renewal fee was not paid on or before December 1, 2022.

iv. Respondent requested a renewal of their license on December 27, 2022.

v. Respondent has failed to pay \$260.00 in late renewal fees.

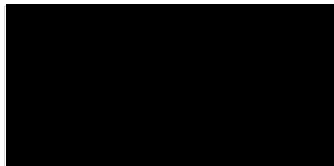
(2) Respondent does not admit to the allegations made by the Petitioner in the Notice of Hearing filed in this matter, and incorporated by reference in this Consent Order, except that Respondent admits the facts necessary to establish the Department's jurisdiction over Respondent and the subject matter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

(3) Respondent agrees to pay the late fee of \$260.00 and a \$250.00 civil penalty, for a total of \$510.00, 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 24-0015-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: 4/22/24



---

Patrick Bowman

Dated: 4-11-2024

APR 15 2024

VERIFICATION OF CONSENT ORDER, CASE NUMBER 24-0015-DIS

STATE OF OHIO )

COUNTY OF CAYUHOGA )

Signed and sworn to (or affirmed) before me on April 11<sup>th</sup>,  
2024, by Patrick Bowman.

  
Patrick Bowman

(Seal, if any)

  
/

Notary Public

My commission expires:

6/17/2026

