

**BEFORE THE BANKING COMMISSIONER  
STATE OF OKLAHOMA**

In the Matter of RLD Financial, Ltd.	)	
Tulsa, Oklahoma	)	Order No. 2013 – MSB C&D – 1
	)	
	)	

**ORDER TO CEASE AND DESIST**

The Banking Commissioner of the State of Oklahoma (“Commissioner”) has determined that RLD Financial, Ltd., purportedly located in Tulsa, Oklahoma (“RLD”) is engaging in a money transmission business without a license in violation of the Oklahoma Financial Transaction Reporting Act (Title 6 O.S. § 1511 *et seq.*, the “Act”) and the rules implementing the Act found in the Oklahoma Administrative Code (O.A.C. § 85:15-1-1 *et seq.*, the “Rules”) The Commissioner hereby enters this Order Directing RLD to cease and desist all money transmission activity and in support thereof the Commissioner finds and concludes as follows:

**FINDINGS OF FACT**

1. On June 26, 2013, the Oklahoma State Banking Department (the “Department”) received by email a copy of an Oklahoma money transmitter license certificate (the “License Certificate”) purportedly issued by the Department to RLD. (Exhibit “A”)
2. RLD maintains a website at [www.rldfinancial.com](http://www.rldfinancial.com) (the “RLD Website”).
3. The RLD Website states that RLD provides services that include “wire transfer and deposit services.” (Exhibit “B”)
4. The RLD Website indicates that RLD maintains an office location at “2 W 6th St #110, Tulsa, OK 74119, USA” (the “RLD Address”) (Exhibit “C”)
5. Upon a visitation to the RLD Address by employees of the Department, it was discovered that the RLD Address is a vacant office location.
6. The Department has neither received an application for a money transmitter license from RLD nor has the Department ever issued any license to RLD to engage in the business of money transmission.
7. The License Certificate is a forgery.

### CONCLUSIONS OF LAW

1. Pursuant to the provisions of Title 6 O.S. § 1513 and O.A.C. 85:15-11-3, the Commissioner has jurisdiction over this matter and the power to issue this Order.
2. RLD has violated the Act and Rules by conducting a money transmission business without an authentic Oklahoma license.
3. RLD has violated the Act and Rules and has engaged in fraud and intentional misrepresentation by forging its name on an Oklahoma money transmission license certificate.
4. RLD has violated the Act and Rules and has engaged in fraud and intentional misrepresentation by falsely reflecting on its website an address in Tulsa, Oklahoma.

### ORDER

Upon review and consideration of the Findings of Fact and Conclusions of Law stated herein:

1. IT IS HEREBY ORDERED that RLD immediately Cease and Desist from engaging in the business of money transmission.
2. RLD is further ORDERED to immediately Cease and Desist from transmitting a copy of the License Certificate to any person and from representing in any manner that RLD (a) provides the services of money transmission, (b) maintains an Oklahoma money transmission license, and (c) maintains a physical address in the state of Oklahoma.
3. RLD is further ORDERED to immediately destroy all copies of the License Certificate.

This Order shall be considered the commencement of an administrative proceeding against RLD pursuant to O.A.C. 85:1-3-3 and O.A.C. 85:15-11-3(e). RLD may request a hearing to consider the matters addressed herein and this Order will remain effective and enforceable from the date shown below through the completion of the administrative proceeding. RLD may request a hearing by sending notice to:

Oklahoma State Banking Department  
2900 N. Lincoln Blvd.  
Oklahoma City, Oklahoma 73105

In the absence of a request for hearing by RLD, this Order shall remain effective and enforceable as of the date shown below until such time as the Order shall be modified, terminated, suspended, or set aside by the Commissioner.

SO ORDERED.

Dated: July 15, 2013



Mick Thompson, Commissioner



# State of Oklahoma Banking Department



## Office of State Bank Commissioner

Effective Date: January 1, 2013

Expires: December 31, 2013

**It is hereby Certified:** That **RTB Financial Ltd.**, whose office is in Tulsa, Oklahoma, is hereby authorized to engage in the business of money transmission in the State of Oklahoma, subject to the provisions and requirements of the Oklahoma Financial Transaction Reporting Act, 6 O.S. § 1511 et seq., and regulations of the Oklahoma State Banking Board promulgated there under.



**In Testimony Whereof**, I, Mick Thompson, Bank Commissioner of the State of Oklahoma, have hereunto set my hand and affixed my seal of office at the City of Oklahoma City, the day and year first above written.

  
Mick Thompson  
State Bank Commissioner



- [Home](#)
- [Company](#)
  - [Company History](#)
  - [Company's goal](#)
  - [Meet Our Associates](#)
  - [Involvement with the Environment](#)
- [Our services](#)
- [FAQS](#)
- [Glossary](#)
- [Contact](#)

**RLD Financial has a team of dedicated escrow specialists, who understand the nuances of escrow and its many applications.**

**They can translate your unique risk mitigation requirements into a simple, workable solution.**



**RLD Financial. full range of integrated escrow services includes:**

- Investment services.
- Wire transfer and deposit services.
- Payment and disbursement services.
- Document review and detailed activity.
- Asset reporting for all parties.
- Deposit and disburse funds.
- Process and coordinate the flow of documents and

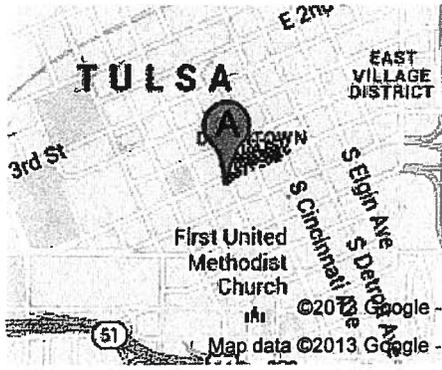
funds.

- Keep all parties informed of progress to the escrow.
- Respond to the lender's requirements.
- Coordinate the signing of loan/closing documents.
- Prorate and adjust insurance, taxes, rents, etc.
- Record the deed and loan documents.
- Prepares a final statement outlining funds received and to be disbursed in the transaction.

**We specialize in the following types of escrows:**

- [Brokered Sale Escrows](#)
- [For Sale by Owner Escrows](#)
- [Loan Escrows](#)
- [Real Estate Purchase and Sale/1031 Exchanges](#)
- [Contractor Retention/Construction](#)
- [Bulk Sales](#)
- [Trust Accounting Services](#)

**Exhibit "B"**



2 W 6th St #110  
Tulsa, OK 74119, USA  
Phone: 918-863-8815  
T. Free: 866-978-7523  
Fax: 918-863-8818  
Email: [escrow@rldfinancial.com](mailto:escrow@rldfinancial.com)  
Email: [www.rldfinancial.com](http://www.rldfinancial.com)

➤ TERMS OF USE

➤ PRIVACY POLICY

RLD Financial © 2007