



STATE OF OKLAHOMA  
DEPARTMENT OF CONSUMER CREDIT

November 20, 2012

**Administrator of Consumer Credit files application to enforce Final Agency Order against Eufaula mortgage company and loan originator**

OKLAHOMA CITY, OK- The Administrator of the Oklahoma Department of Consumer Credit filed an application in Oklahoma County District Court on Tuesday to enforce a Final Agency Order issued against EFC Mortgage, LLC., and Philiamenia Epley, both of Eufaula, Oklahoma. The Administrator's application requests that the district court order EFC Mortgage to pay \$74,500.00 in civil penalties to the Department of Consumer Credit. The Administrator's application further requests that Philiamenia Epley be ordered to pay a total of \$77,000.00 in civil penalties to the Department of Consumer Credit.

A Final Agency Order was issued against EFC Mortgage and Philiamenia Epley by Administrator Scott Leshner on September 18. In addition to imposing a total of \$151,500.00 in civil penalties for multiple violations of the Oklahoma Secure and Fair Enforcement for Mortgage Licensing Act, the Final Agency Order also revoked the mortgage broker license of EFC Mortgage and suspended the mortgage loan originator license of Philiamenia Epley.

An appeal of the Final Agency Order was not filed by EFC Mortgage or Philiamenia Epley. The Administrator's application is scheduled to be heard before Judge Thomas E. Prince on January 4, 2013.