BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT
STATE OF OKLAHOMA

FILED
JUN 17 2013
STATE OF OKLAHOMA
DEPARTMENT OF
CONSUMER CREDIT

STATE OF OKLAHOMA ex rel, DEPARTMENT OF CONSUMER CREDIT,	)	
Petitioner	)	
v.	)	Case No. 13-0157-DIS
JOANN GARRISON,	)	
Respondent	)	

CONSENT ORDER

The Petitioner, State of Oklahoma, ex rel., Department of Consumer Credit ("Petitioner") and the Respondent, Joann Garrison, ("Respondent") voluntarily enter into this Consent Order as an informal disposition of this individual proceeding to avoid litigation. The Respondent agrees to waive its right to a hearing under the Oklahoma Administrative Procedures Act and both parties agree as follows:

(1) The Petitioner restates and incorporates by reference the allegations made by the Petitioner in the Notice of Hearing filed in this matter:

i. The 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 MLO06333;
(b) NMLS unique identifier number/company ID 414126;
(c) Respondent's mailing address at Cobalt Mortgage, 8023 E. 63rd Place, suite 100, Tulsa, OK 74133

ii. The Respondent's mortgage loan originator license renewal fee was not paid on or before December 1, 2012.

iii. The Respondent requested a renewal of their mortgage loan originator license on December 6, 2012.

iv. The Respondent has failed to pay $30.00 in late license renewal fees.

(2) The 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.

(3) The Respondent agrees to pay the $30.00 late license renewal fees and a $100.00 civil penalty, payable to the Oklahoma Department of Consumer Credit, on or before June 20, 2013.

(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 13-0157-DIS and shall be addressed to the attention of Roy John Martin, General Counsel, Department of Consumer Credit, 3613 N.W. 56th Street, Suite 240, Oklahoma City, Oklahoma 73112.**

(5) A file stamped copy of this Consent Order will be returned by United States mail to the Respondent upon signature of the Administrator of the Department of Consumer Credit or the Deputy Administrator of the Department Consumer Credit.

(6) If the 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

Dated: 6/10/2013

Joann Garrison

Dated: 6/10/2013

VERIFICATION OF CONSENT ORDER, CASE NUMBER 13-0157-DIS

STATE OF Oklahoma)
)
COUNTY OF Tulsa)

Signed and sworn to (or affirmed) before me on June 10, 2013 by Joann Garrison.

Notary Public
State of Oklahoma
AL SCRAPER
TULSA COUNTY
COMMISSION #11003207
Comm. Exp.

Notary Public

My commission expires:
4/2/2015