

BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT
STATE OF OKLAHOMA



STATE OF OKLAHOMA ex rel,)
DEPARTMENT OF CONSUMER CREDIT,))
)
Petitioner)
)
v.)
)
MICHELLE MCGARITY,)
)
)
Respondent)

Case No. 14-0156-DIS

CONSENT ORDER

The Petitioner, State of Oklahoma, ex rel., Department of Consumer Credit ("Petitioner") and the Respondent, Michelle McGarity, ("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 loan originator in the State of Oklahoma pursuant to the SAFE Act with the following licensing information indicated by NMLS:

- (a) Oklahoma license number MLO07494;
- (b) NMLS unique identifier number/company ID 18774;
- (c) Mailing address of record at 16 Lynn Avenue, Hampton Bays, NY 11946.

ii. The Respondent's mortgage loan originator license renewal fee was not paid on or before December 1, 2013.

iii. The Respondent has failed to pay \$20.00 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.

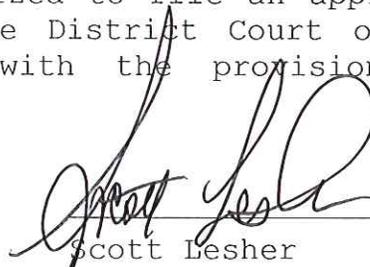
(3) The Respondent agrees to pay the \$20.00 late license renewal fees and a \$100.00 civil penalty, payable to the Oklahoma Department of Consumer Credit, on or before September 9, 2014.

(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 14-0156-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.

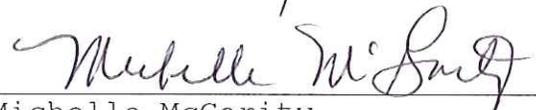
(6) If the Respondent fails to comply with the terms of this Consent Order, the Administrator of the Department of Consumer Credit is authorized to file an application to enforce this Consent Order in the District Court of Oklahoma County, Oklahoma in accordance with the provisions of 59 O.S. § 2095.17(c).





Scott Lesher
Administrator
State of Oklahoma
Department of Consumer Credit

Dated: 9/11/14



Michelle McGarity

Dated: 9/9/14

VERIFICATION OF CONSENT ORDER, CASE NUMBER 14-0156-DIS

STATE OF New York)
)
COUNTY OF NASSAU)

Signed and sworn to (or affirmed) before me on September 9,
2014 by Michelle McGarity.

Denine Sadlowski

(Seal, if any)

Denine M Sadlowski

DENINE M SADLOWSKI
Notary Public, State of New York
No 01SA6222129
Qualified in Nassau County
Commission Expires May 17 2018

Notary Public

My commission expires:

May 17, 2018