

BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT
STATE OF OKLAHOMA



STATE OF OKLAHOMA ex rel,)
DEPARTMENT OF CONSUMER CREDIT,))
)
Petitioner))
))
v.))
))
A.T. FINANCIAL SERVICES, LLC.,))
))
Respondent))

Case No. 14-0217-DIS

CONSENT ORDER

The Petitioner, State of Oklahoma, ex rel., Department of Consumer Credit ("Petitioner") and the Respondent, A.T. Financial Services, LLC, 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 Emergency Order and Notice of Hearing filed in this matter:

ALLEGATIONS OF FACT

(a) The Respondent is a registered domestic limited liability company in the State of Oklahoma, filing number 3512234171.

(b) The Respondent transacts business at 219 SW C Avenue, Lawton, OK 73501.

(c) On September 16, 2014, the exterior windows of the Respondent's business location located at 219 SW C Avenue, Lawton, OK 73501 contained advertising indicating that the Respondent was offering signature loans, car loans, furniture loans, wedding loans and vacation loans and that no credit check is required.

(d) The Respondent maintained an internet website at:

<http://atfinancialsolutions.com/> which included, but is not limited to the following information:

"Mortgage Loans Made Easy"

"We make financing easy, whether you are purchasing or refinancing a home. We work with multiple lenders to find you a great rate."

(e) The Respondent's Internet website also included a loan application that required a customer to indicate the type of application requested and included a signature loan, car loan, car title loan, payday advance and furniture loan.

(f) As of September 17, 2014 the Respondent was not licensed as a supervised lender, mortgage broker, mortgage lender or deferred deposit lender in the State of Oklahoma and had not filed notification with the Administrator of Consumer Credit to make consumer loans in the State of Oklahoma.

ALLEGED VIOLATIONS OF LAW

(g) The Respondent has violated 59 O.S. §§ 2095.18(8) for failure to comply with the Oklahoma Secure and Fair Enforcement for Mortgage Licensing Act, or rules promulgated under the Act or failure to comply with any other state or federal law, including any rules thereunder, applicable to any business authorized or conducted under this act by engaging in business as a mortgage broker or mortgage lender without being licensed by the Petitioner.

(h) The Respondent has violated 14A O.S. § 3-502 by engaging in the business of making supervised loans without obtaining a license from the Administrator.

(i) The Respondent has violated 14A O.S. § 6-113(3) by offering to engage or being engaged in making supervised loans or consumer loans in this state without a license required by the Uniform Consumer Credit Code.

(j) The Respondent has violated 59 O.S. § 3112 by engaging in the business of making deferred deposit loans without first obtaining a license.

(2) The Respondent admits that it is a registered domestic

limited liability company in the State of Oklahoma, filing number 3512234171.

(3) The Respondent admits that it transacts business at 219 SW C Avenue, Lawton, OK 73501.

(4) The Respondent admits that it maintained an internet website at: <http://atfinancialsolutions.com/> (Internet website) that included the following information:

"Mortgage Loans Made Easy"

"We make financing easy, whether you are purchasing or refinancing a home. We work with multiple lenders to find you a great rate."

(5) The Respondent states that the information in paragraph (4) above is no longer maintained on the Internet website.

(6) The Respondent states that it has not taken any residential mortgage loan applications and has not made, modified or serviced any residential mortgage loans.

(7) The Respondent admits that on September 16, 2014, the Internet website of the Respondent included a loan application that requested a customer to indicate the type of application requested and included options of a signature loan, car loan, car title loan, payday advance and furniture loan.

(8) The Respondent admits that on September 16, 2014, the exterior windows of the Respondent's business location located at 219 SW C Avenue, Lawton, OK 73501 contained advertising for signature loans, car loans, furniture loans, wedding loans and vacation loans and that no credit check was required.

(9) The Respondent does not admit to any other allegations made by the Petitioner in the Emergency Order and Notice of Hearing filed in this matter and incorporated by reference in this Consent Order.

(10) The Respondent agrees to pay a civil penalty in the amount of Two Thousand Dollars (\$2,000.00), made payable to the Oklahoma Department of Consumer Credit, on or before November 17, 2014.

(11) 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 14-0217-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.

(12) The Respondent agrees to not engage or offer to engage as a mortgage broker and/or mortgage lender in the State of Oklahoma, including via the Internet without being properly licensed to do so.

(13) The Respondent agrees to seek to become licensed as a supervised lender and a deferred deposit lender in the State of Oklahoma.

(14) The Respondent agrees to submit a completed supervised lender license application with applicable fees to the Petitioner on or before November 17, 2014 and further agrees to cease and desist from engaging and/or offering to engage in activity that requires a supervised lender license in the State of Oklahoma until a supervised lender license is issued to the Respondent by the Petitioner, or engaging and/or offering to engage in activity that requires a notification filing with the Petitioner until a completed notification filing with the Petitioner is submitted.

(15) The Respondent agrees to submit a completed deferred deposit lender license application with applicable fees to the Petitioner on or before November 17, 2014 and further agrees to cease and desist from engaging and/or offering to engage as a deferred deposit lender in the State of Oklahoma until a deferred deposit lender license is issued to the Respondent by the Petitioner.

(16) 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.

(17) 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 the Uniform

Consumer Credit Code, 14A O.S. §§ 1-101-9-101, the Oklahoma Secure and Fair Enforcement for Mortgage Licensing Act, 59 O.S. §§ 2095-2095.25, and the Deferred Deposit Lending Act, 59 O.S. §§ 3101-3119.



Scott Lesher
Administrator
State of Oklahoma
Department of Consumer Credit

Dated: 11/17/17



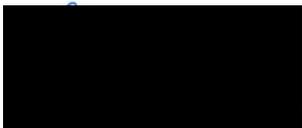
Goldie Dickey, ^uManager
A.T. Financial Services, LLC

Dated: 10/27/2014

VERIFICATION OF CONSENT ORDER, CASE NUMBER 14-0217-DIS

STATE OF Oklahoma)
)
COUNTY OF Comanche)

Signed and sworn to (or affirmed) before me on October 27, 2014 by
Stacie Dickey for the Respondent, A.T. Financial
Services, LLC.



(Seal, if any)



Notary Public

My commission expires:

July 1, 2018

