BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT
STATE OF OKLAHOMA

STATE OF OKLAHOMA, ex rel., DEPARTMENT OF CONSUMER CREDIT,	)	
Petitioner	)	
v.	)	Case No. 14-0254-DIS
ZFG MORTGAGE, LLC.,	)	
Respondents	)	

CONSENT ORDER

The Petitioner, State of Oklahoma, ex rel., Department of Consumer Credit ("Petitioner") and the Respondents, ZFG Mortgage, LLC., ("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 MB010324, original license date of January 15, 2010.
(b) NMLS unique identifier number/company ID 193207;
(c) Mailing address of record at 6670 S. Lewis Ave., Suite 200, Tulsa, OK 74136;

ii. As of November 7, 2014, the Mortgage Call Report (MCR) Filing History on NMLS indicates that the following mortgage call reports were required to be filed by the Respondent:

(a) 2014 quarter one Oklahoma Standard Residential Mortgage Call Report (Standard MCR), filing deadline of May 15, 2014;
(b) 2014 quarter two Oklahoma Standard Residential Mortgage Call Report (Standard MCR), filing deadline of August 14, 2014;

iii. The 2014 quarter one Oklahoma Standard Residential Mortgage Call Report (Standard RMLA) was filed June 13, 2014.
iv. The 2014 quarter Two standard RMLA was filed October 9, 2014.

(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 file all Call Reports with NMLS and a $200.00 civil penalty, payable to the Oklahoma Department of Consumer Credit, on or before December 15, 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 14-0254-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).

12/8/14

Scott Lesher
Administrator
State of Oklahoma
Department of Consumer Credit

OKLAHOMA DEPARTMENT OF CONSUMER CREDIT
OKLAHOMA CITY, OKLA.

Dated: 12/02/14

ZFG Mortgage, LLC

Dated: 12/02/14

VERIFICATION OF CONSENT ORDER, CASE NUMBER 14-0254-DIS

STATE OF Oklahoma)
)
COUNTY OF Tulsa)

Signed and sworn to (or affirmed) before me on ~~November~~ December 2nd, 2014 by a representative of ZFG Mortgage, LLC

Affiant

(Seal, if any)

Notary Public

My commission expires:
3-13-16

A. GREEN
NOTARY
#12002454
EXP. 03/13/2016
PUBLIC
STATE OF OKLAHOMA