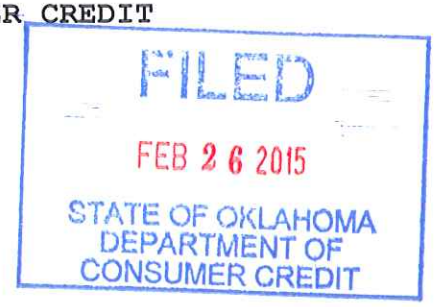
BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT
STATE OF OKLAHOMA



STATE OF OKLAHOMA, ex rel., DEPARTMENT OF CONSUMER CREDIT,	)	
Petitioner	)	
v.	)	Case No. 15-0027-DIS
AMERICA'S LENDER, LLC,	)	
Respondent	)	

CONSENT ORDER

The Petitioner, State of Oklahoma, ex rel., Department of Consumer Credit ("Petitioner") and the Respondents, America's Lender, 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 MB001201;
(b) NMLS unique identifier number/company ID 146199;
(c) Mailing address of record at 2800 W. Broadway, Muskogee, OK 74401;

ii. As of February 1, 2015, 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 two Oklahoma Standard Residential Mortgage Call Report (Standard MCR),

filing deadline of August 14, 2014;

iii. Oklahoma Standard Residential Mortgage Call Report (Standard MCR) was filed on August 15, 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 $100.00 civil penalty, payable to the Oklahoma Department of Consumer Credit, on or before February 20, 2015.

(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 15-0027-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: 2/23/15

America's Lender, LLC

Dated: 2/19/15

VERIFICATION OF CONSENT ORDER, CASE NUMBER 15-0027-DIS

STATE OF)
)
COUNTY OF)

Signed and sworn to (or affirmed) before me on February __, 2015 by a representative of America's Lender, LLC.

Affiant

(Seal, if any)

NOTARY PUBLIC IN AND FOR STATE OF OKLAHOMA	Charley Gates Comm. # : 13005192 Exp. Date: 06-03-2017 County: Muskogee

Notary Public

My commission expires:

6/3/2017