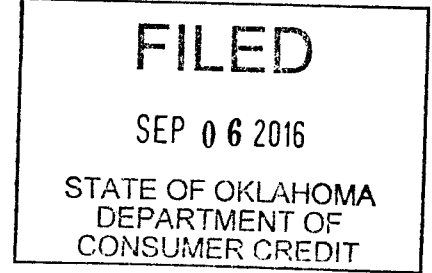


**BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT
STATE OF OKLAHOMA**



STATE OF OKLAHOMA, ex rel.,)
DEPARTMENT OF CONSUMER)
CREDIT,)
)
 Petitioner)
)
v.)
)
FREDDIE LEE STEVENS, JR.,)
)
 Respondent)

Case No. 16-0027-DIS

CONSENT ORDER

The Petitioner, State of Oklahoma, ex rel., Department of Consumer Credit ("Petitioner") and the Respondent, Freddie Lee Stevens, Jr. ("Respondent") voluntarily enter into this Consent Order as an informal disposition of this individual proceeding to avoid litigation. The Respondent agrees to waive his 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 licensing system of record for mortgage loan originator, mortgage lenders and mortgage loan originators in the State of Oklahoma is NMLS.
 - ii. 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 ML007405;
 - (b) NMLS unique identifier number/company ID 379068;
 - (c) Mailing address of record at 4229 E. 96th Pl., Tulsa, OK 74137.

- iii. A Final Administrative Order was issued by the Oklahoma Real Estate Commission ("OREC") on June 10, 2015. Said Order included a finding that the Respondent submitted transaction documents (real estate purchase contract, FHA Supplemental and acknowledgement and confirmation of disclosures) in the form of an offer, which contained forged/ unauthorized signatures forged by the Respondent.

- iv. The Respondent also acted as a mortgage loan originator in connection with the real estate transaction at issue in the Final Administrative Order issued by OREC. The Respondent submitted a residential mortgage loan application to Ikon Financial Group on behalf of Earnest Lee. The Respondent received the prequalification from Ikon Financial Group. The Respondent failed to include his signature and the borrower's signature on the residential mortgage loan application.

(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 a \$1,250.00 civil penalty, payable to the Oklahoma Department of Consumer Credit, in monthly installments of \$250 per month until paid in full. First payment of \$250.00 and signed Consent Order are due on or before September 1, 2016, to the Oklahoma Department of Consumer Credit.

Subsequent payments of \$250.00 are due October 1, 2016; November 1, 2016; December 1, 2016; and January 1, 2017, until paid in full.

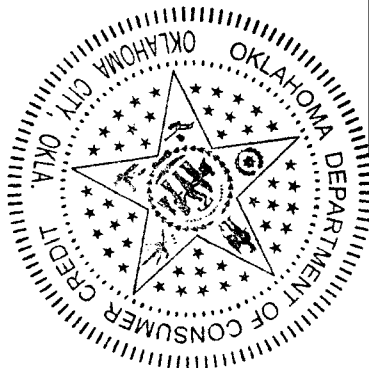
In the event, the Respondent misses a monthly payment, the Respondent's MLO license will be suspended until the full balance is paid in full.

(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 16-0027-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 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).



[Redacted signature area]

Scott Leshner
Administrator
State of Oklahoma
Department of Consumer Credit

Dated: 9/16/16

[Redacted signature area]

FREDDIE LEE STEVENS, JR.

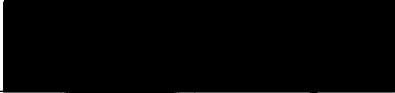
Dated: Aug. 31, 2016

VERIFICATION OF CONSENT ORDER, CASE NUMBER 16-0027-DIS

STATE OF OKLAHOMA)

COUNTY OF)

Signed and sworn to (or affirmed) before me on August 31, 2016, by FREDDIE LEE STEVENS, JR.



FREDDIE LEE STEVENS, JR

(Seal, if any)



Notary Public

My commission expires:

October 20, 2016

JEANNE WILSON
NOTARY PUBLIC - STATE OF OKLAHOMA
MY COMMISSION EXPIRES OCT. 20, 2016
COMMISSION # 08010806