

BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT  
STATE OF OKLAHOMA



STATE OF OKLAHOMA, ex rel., )  
DEPARTMENT OF CONSUMER )  
CREDIT, )  
 )  
Petitioner )  
 )  
v. )  
 )  
SPENCER DWAYNE HANEY, )  
 )  
Respondent )

Case No. 16-0090-DIS

CONSENT ORDER

The Petitioner, State of Oklahoma, ex rel., Department of Consumer Credit ("Petitioner") and the Respondent, Spencer Dwayne Haney, ("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 licensing system of record for mortgage brokers 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 MLO09741.

b. NMLS unique identifier number/company ID 494461.

c. Mailing address of record at 16768  
Crosshaven Dr., Charlotte, NC 28278.

iii. The Respondent's license renewal fee was not paid on or before December 1, 2015.

iv. The Respondent requested a renewal of their license on December 21, 2015.

v. The Respondent has failed to pay \$200.00 in 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 late fees of \$200.00 and a \$250.00 civil penalty, for a total of \$450.00, in monthly installments of \$100 per month until paid in full. First payment of \$100 and signed Consent Order are due on or before August 31, 2016, to the Oklahoma Department of Consumer Credit.

Subsequent payments of \$100.00 are due no later than the 15<sup>th</sup> of the month beginning with September 15, 2016, 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) All payments shall be made payable by check or money order to the Oklahoma Department of Consumer Credit, shall indicate the payment is for Case Number 16-0090-DIS and shall be addressed to the attention of Roy John Martin, General Counsel, Department of Consumer Credit, 3613 N.W. 56<sup>th</sup> 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.

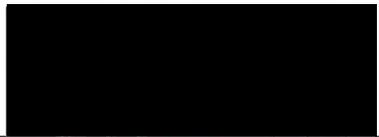
(6) If the Respondent fails to comply with the terms of this Consent Order, the Administrator of the Department of

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).



Scott Leshner  
Administrator  
State of Oklahoma  
Department of Consumer Credit

Dated: 10-27-16



SPENCER DWAYNE HANEY

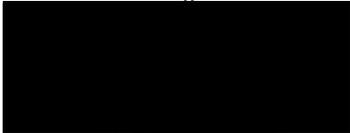
Dated: 9-1-16



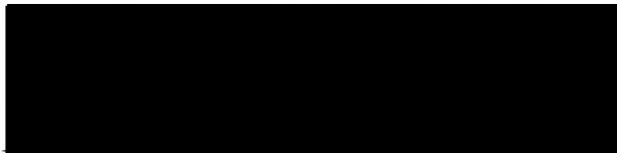
VERIFICATION OF CONSENT ORDER, CASE NUMBER 16-0090-DIS

STATE OF North Carolina )  
 )  
COUNTY OF Mecklenburg )

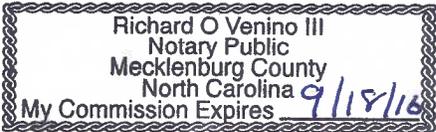
Signed and sworn to (or affirmed) before me on September 1<sup>st</sup>,  
2016, by SPENCER DWAYNE HANEY.



SPENCER DWAYNE HANEY



(Seal, if any)



Notary Public

My commission expires:

9/18/16

RECEIVED