BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT
STATE OF OKLAHOMA

STATE OF OKLAHOMA, ex rel, DEPARTMENT OF CONSUMER CREDIT	)	
Petitioner	)	
v.	)	Case No. 12-0150-DIS
1ST CAPITAL MORTGAGE LLC	)	
Respondent	)	

CONSENT ORDER

The State of Oklahoma, ex rel., Department of Consumer Credit and the Respondent, 1st Capital Mortgage LLC, voluntarily enter into this Consent Order as an informal disposition of this individual proceeding to avoid litigation. The Respondent, 1st Capital Mortgage LLC, 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;

(2) The Respondent admits to all allegations contained in the Notice of Hearing filed in this matter;

(3) The Respondent agrees to pay a $100.00 civil penalty. The $100.00 civil penalty shall be made payable by check or money order to the Oklahoma Department of Consumer Credit and shall indicate the payment is for Case Number 12-0150-DIS.

(4) The Respondent shall return this Consent Order with an original signature page and original notarized verification page and the $100.00 civil penalty to the attention of Roy John Martin, General Counsel, Oklahoma Department of Consumer Credit, 3613 N.W. 56th Street, Suite 240, Oklahoma City, Oklahoma 73112, which shall be received by the Petitioner on or before August 26, 2012.

(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 Consumer Credit or the Deputy Administrator of Consumer Credit.

Scott Lesher
Administrator
State of Oklahoma
Department of Consumer Credit

Dated: _____

1st Capital Mortgage LLC

Dated: 8/10/12