

2012

Commission on Consumer Credit



Annual Report to  
the Governor  
and Legislature

# Oklahoma Department of Consumer Credit

## COMMISSION ON CONSUMER CREDIT

Spencer Stanley, Chairman  
Bob Moses, Vice-Chairman  
Odell Roland, Commissioner  
Armando Rosell, Commissioner  
Rick Harper, Commissioner  
Trisha Garrett Thompson, Commissioner  
Cass Fahler, Commissioner  
Joe Wilbanks, Commissioner  
James Lee, Commissioner  
Mick Thompson, Ex-Officio Commissioner



## Our Mission

*We strive to protect buyers, lessees and borrowers against unfair practices, and to be fair and impartial in the regulation of consumer credit transactions and related activities in the state of Oklahoma.*

### AGENCY STAFF

#### *Executive*

Scott Leshar, Administrator  
Roy John Martin, General Counsel  
Ruben Tornini, Deputy Administrator  
Treasure Tytenicz, Executive Secretary  
Megan Willson, Administrative Assistant

#### *Licensing*

Lindsie Lundy, Administrative Programs Officer  
Tracy Anderson, Administrative Assistant  
Tiffany Roberts, Administrative Assistant

#### *Investigations/Examinations*

Mary Keel, Chief Examiner  
Karen Banks, Senior Examiner  
Brad Custard, Senior Examiner  
Vanessa Todd, Senior Examiner  
Freddie Britt, Senior Examiner  
Drew S'Renco, Senior Examiner  
Maggie Ice, Examiner  
Deshia Parks, Examiner  
Alicia Gregg, Examiner  
Steve Glasgow, Examiner  
Viola Peters, Examiner

For more information contact:

### Scott Leshar

Administrator  
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**STATE OF OKLAHOMA  
DEPARTMENT OF CONSUMER CREDIT**

November 28, 2012

The Honorable Mary Fallin  
Governor, State of Oklahoma  
2300 N. Lincoln Blvd., Room 212  
Oklahoma City, Oklahoma 73105

The Honorable Brian Bingman  
President Pro Tempore  
Oklahoma State Senate  
2300 N. Lincoln Blvd., Room 422  
Oklahoma City, Oklahoma 73105

The Honorable T.W. Shannon  
Speaker of the Oklahoma House of Representatives  
2300 N. Lincoln Blvd., Room 401  
Oklahoma City, Oklahoma 73105

Dear Governor Fallin, President Pro Tempore Bingman, and Speaker Shannon,

On behalf of the Oklahoma Commission on Consumer Credit and the staff, we are pleased to submit the 2012 Annual Report for the Oklahoma Department of Consumer Credit and the Oklahoma Commission on Consumer Credit. This report contains information regarding the activities of the Department, the Commission and the industries regulated by the Department.

The Department of Consumer Credit annually licenses or registers over 7,400 credit-related organizations including supervised lenders, mortgage brokers/loan originators, deferred deposit lenders, credit service organizations, pawn brokers, rent to own dealers, health spas, precious metal dealers, acceptance companies and businesses that finance goods and services for Oklahoma consumers. During the year we have made significant improvements that will benefit Oklahoma consumers and licensees. A partial listing of accomplishments this year includes:

- Processed over 343 formal consumer complaints and responded to over 3,316 telephone inquiries;
- Continually upgrading our website to better serve consumers and licensees;
- Continued development of model examination to be utilized in all areas of enforcement;
- Continued improvements made to our database and data entry programs compatible with the Nationwide Mortgage Licensing System;

Scott Leshner  
Administrator



Mary Fallin  
Governor

STATE OF OKLAHOMA  
DEPARTMENT OF CONSUMER CREDIT

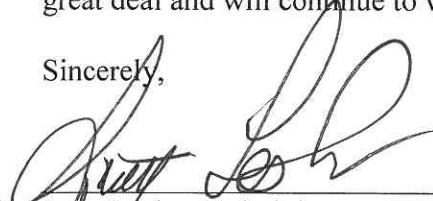
- Created the availability to do online licensing for Deferred Deposit Lenders through the Nationwide Mortgage Licensing System;
- Distributed almost \$50,000 to consumer credit counseling services for deferred deposit loan borrowers;
- The Department continues to adhere to the practices outlined in the Energy Efficiency and Conservation Plan created in FY10 in response to Senate Bill 833;
- Developed written licensing procedures streamlining the licensing process for businesses and professionals;
- The Department is fully compliant to recent Information Technology consolidation legislation.

Thanks to the leadership and foresight of our Governor and Legislature, we continue to take less state appropriations because our industries recognize they should pay for their enforcement themselves instead of relying upon state dollars.

Last Session, the Department sponsored House Bill 2742, which was effective July 1, 2012. The bill amends the Oklahoma Uniform Consumer Credit Code to comply with revisions of the Truth in Lending Act concerning additional mortgage disclosures and increasing coverage of consumer credit sales, consumer leases and consumer loans under the Uniform Consumer Credit Code.

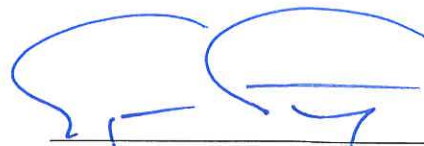
The Department is proud of our accomplishments and we look forward to working with you, the industries we regulate and most importantly, the Oklahoma Consumers. We have achieved a great deal and will continue to work to improve our efficiency and effectiveness.

Sincerely,



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Scott Leshner, Administrator  
Oklahoma Department of Consumer Credit



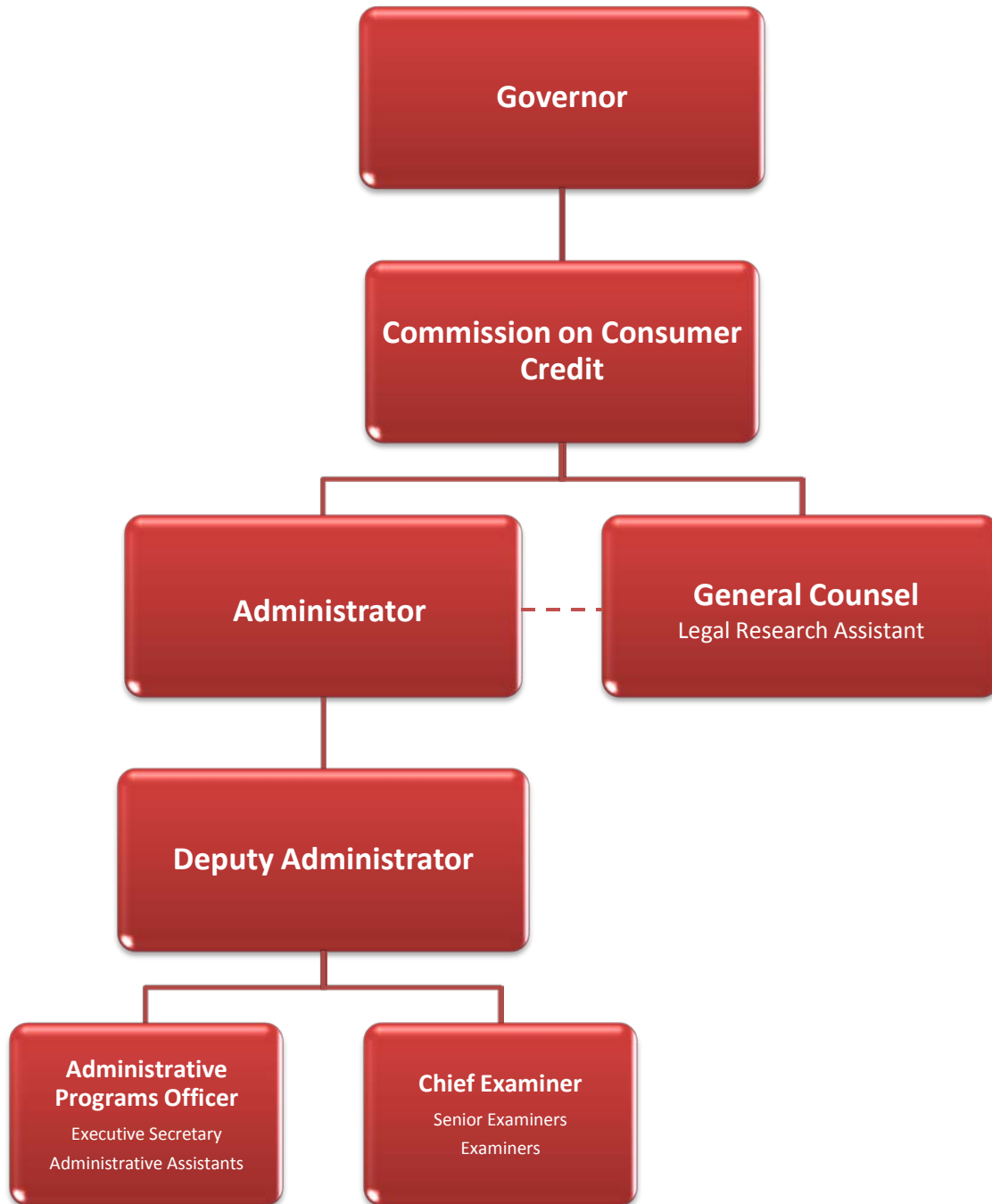
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Spencer Stanley, Chairman  
Oklahoma Commission on Consumer Credit

# Department of Consumer Credit

## Organizational Chart

2012



**ADMINISTRATOR'S COMMENTS AS REQUIRED BY 14A O.S. § 6-104(5) AND  
EXPANDED TO INCLUDE OTHER RESPONSIBILITIES OF THE DEPARTMENT OF  
CONSUMER CREDIT**

**I. Use of consumer credit in the State of Oklahoma**

There were no significant changes in the use of consumer credit in the State of Oklahoma during the previous fiscal year. However, the use of Internet loans continues to grow among Oklahoma consumers as it does nationwide. Consumer loans and consumer credit sales continue to be readily available to Oklahoma consumers. However, lenders have imposed more stringent requirements for obtaining residential mortgage loans as a result of sub-prime mortgage issues.

**II. Description of examination and investigation procedures**

**(a) Examinations**

The Department's Chief Consumer Credit Examiner is responsible for scheduling examinations. Once an examination is completed, an examiner prepares an examination report that is reviewed by the Chief Consumer Credit Examiner. After the exam report is reviewed, it is sent certified mail, return receipt requested to the address of record of the licensee. The licensee has twenty (20) days to either correct the examination errors or demonstrate the alleged errors did not occur. If a licensee does not correct the examination errors or demonstrate the errors did not occur within the required period of time, the examination report is referred to the Department's General Counsel for initiation of administrative action against the licensee.

**(b) Complaints**

Persons submitting complaints are required to submit a written explanation of their complaint along with any appropriate supporting documentation. Complaints are assigned by the Chief Consumer Credit Examiner to Consumer Credit Examiners for resolution. Consumer credit Examiners review the complaint and supporting documentation to determine if the Department has jurisdiction concerning the complaint or to determine if there is a basis for the complaint. If there is a basis for the complaint, a copy of the complaint is sent certified mail, return receipt requested to the licensee for a response within twenty (20) days. If the matter is not resolved within the required period of time or if the licensee does not respond to the complaint, the complaint may be referred to the Department's General Counsel for an administrative enforcement action.

**III. Consumer credit problems of creditors and debtors**

Most creditors licensed by the Department strictly follow the requirements of the Consumer Credit Code or the various other statutes the Department enforces. If a compliance issue arises, most creditors licensed by the Department take appropriate steps to correct the issue after notification by the Department.

An area of concern is the borrowing of money from unlicensed Internet creditors. Many unlicensed creditors typically do not follow Oklahoma State Laws regarding payday loans which happen to be one of the most stringent of all the states. For example, in Oklahoma you may not have more than two payday loans open at one time. Secondly, all licensees must report to a database that is approved by the administrator. Finally, in Oklahoma after a consumer has had five consecutive payday loans, they must enter into a 48 hour cooling off period. Numerous unlicensed creditors operating via the Internet also claim affiliation with various American Indian tribes and invoke the legal doctrine of sovereign immunity to evade regulatory requirements of the various states.

#### **IV. Compliance with regulations of the Consumer Financial Protection Bureau**

Oklahoma is one of five (5) states that are exempt from the disclosure provisions of the federal Truth in Lending Act. However, the Department is required to change its administrative rules to remain in compliance with any rule changes promulgated by the Federal Reserve Board involving the disclosure provisions of the Truth in Lending Act. The Department did not promulgate any Truth in Lending Rules in the past year to remain in compliance with rule changes adopted by the Federal Reserve Board. The Department's Truth in Lending rules are not currently in compliance with the Truth in Lending rules of the Federal Reserve Board. Congress has made numerous statutory changes to the Federal Truth in Lending Act since 2008 and many of the rules adopted by the Federal Reserve Board during the past year implement the federal statutory changes. The Oklahoma Legislature passed HB 2742 in 2012, which became effective July 1, 2012. The bill was introduced by the Department to implement the Mortgage Disclosure Improvement Act and certain provisions of the Dodd-Frank Act. HB 2742 was the first step in a process to amend the Uniform Consumer Credit Code and Oklahoma's Truth In Lending Rules for compliance with the Truth In Lending Act & Regulation Z. The Department will promulgate rules in 2013 to further implement HB 2742.

#### **ENFORCEMENT REPORT OF THE DEPARTMENT OF CONSUMER CREDIT, JULY 1, 2011 THROUGH JUNE 30, 2012**

The Department filed five (5) Cease and Desist Orders during fiscal year 2012. The Department filed six enforcement actions that resulted in civil penalties totaling \$25,000.00.

#### **LEGISLATIVE RECOMMENDATIONS**

The Department's proposed legislation for the 2013 legislative session consists of various amendments to the Uniform Consumer Credit Code ("UCCC"). The amendments to the UCCC will mirror recent changes to the Federal Truth in Lending Act. The purpose of the proposed legislation is to maintain Oklahoma's exemption from Federal enforcement of the disclosure provisions of the Truth in Lending Act. The Department's proposed legislation for 2013 will also include amendments to the Oklahoma Secure and Fair Enforcement for Mortgage Licensing Act (Safe Act) to include a new mortgage lender license type and amendments to the Precious Metal and Gem Dealer Licensing Act.

# Supervised Lender Licensees

As of September 18, 2012

Pursuant to the Title 14A and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in supervised lending in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
21ST MORTGAGE CORPORATION	KNOXVILLE, TN	1
A FAMILY LOAN CO.	CLAREMORE, OK	2
A+ LOANS, INC.	MIAMI, OK	1
A-1 ACCEPTANCE & LOAN CO.	TULSA, OK	1
ACAC, INC.	CLEVELAND, TN	23
ACCESSONE MEDCARD, INC.	FORT MILL, SC	1
ACE CASH EXPRESS, INC.	IRVING, TX	36
ACTION LOAN, LLC	TAHLEQUAH, OK	1
ACTION LOANS AND TAX SERVICE, LLC	DUNCAN, OK	1
ADVANCE CHECKING	SPRINGVILLE, UT	2
ADVANTAGE LOANS	PRYOR, OK	1
A-FRIENDLY LOAN CO.	HOLDENVILLE, OK	1
AIS RECOVERY SOLUTIONS, LLC	OKLAHOMA CITY, OK	1
ALL AMERICAN LOANS AND PAYDAY ADVANCE, LLC	POCOLA, OK	1
ALLIANCE DIRECT LENDING INC.	TUSTIN, CA	1
ALLIED FINANCE CORP.	PAULS VALLEY, OK	1
ALPHA INVESTMENT CO	PRYOR, OK	1
ALTUS FINANCE INC	ALTUS, OK	1
AMERICAN CHECK CASHERS, INC	MIDWEST CITY, OK	1



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CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
AMERICAN FINANCIAL SERVICES INC	DURANT, OK	1
AMERICAN FINANCIAL SPECIALISTS	TULSA, OK	1
AMERICAN HOME MORTGAGE	OKLAHOMA CITY, OK	1
AMERICAN LOANS INC	YUKON, OK	7
AMERICASH LOANS OF OKLAHOMA LLC	DES PLAINES, IL	3
AMERICREDIT CONSUMER LOAN COMPANY, INC.	FORT WORTH, TX	1
AMERIFIRST HOME IMPROVEMENT FINANCE CO.	OMAHA, NE	1
ANCHOR FINANCIAL SERVICES	POCOLA, OK	1
ANCHOR FINANCIAL SERVICES OF HEAVENER, INC.	HEAVENER, OK	1
ANCHOR FINANCIAL SERVICES OF ROLAND, LLC	ROLAND, OK	1
ANCHOR FINANCIAL SERVICES OF SALLISAW, INC.	SALLISAW, OK	1
ANCHOR FINANCIAL SERVICES, INC	POTEAU, OK	1
ARDMORE FINANCE CORPORATION	ST CHARLES, MO	8
ASFG, LLC	LAKE OSWEGO, OR	1
ASSETS RECOVERY CENTER, LLC	MIAMI BEACH, FL	1
ATLAS FINANCIAL SERVICES, INC.	OKLAHOMA CITY, OK	1
AUTOFORDABLES CORP.	MIAMI, OK	1
AUTOFORDABLES FINANCE CORP.	MIAMI, OK	1
B & F FINANCE CO. OF ARKOMA, INC.	ARKOMA, OK	1

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CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
B & M FINANCE	LAWTON, OK	1
BANK OF AMERICA	WESTLAKE VILLAGE, CA	1
BANNER FINANCE OF OKLAHOMA , INC.	ST LOUIS, MO	14
BARCLAYS BANK PLC (NEW YORK BRANCH)	WASHINGTON, DC	1
BAYVIEW LOAN SERVICING LLC	CORAL GABLES, FL	4
BBK ENTERPRISES, INC.	POTEAU, OK	2
BCV HOLDINGS, LP	BROKEN ARROW, OK	1
BELL FINANCIAL SERVICES, LTD.	BROKEN ARROW, OK	43
BENBROOK LOANS LLC	WOODWARD, OK	1
BEST LOAN SERVICE, LLC	MEMPHIS, TN	1
BILLY THOMPSON ENTERPRISES, INC.	DALLAS, TX	4
BLACKFORK FINL SRVCS, LLC	POTEAU, OK	1
BONFIRE CAPITAL GROUP LLC	ARLINGTON, TX	1
BREIT INVESTMENT CORP.	OKLAHOMA CITY, OK	8
BROKEN ARROW LOAN COMPANY	MEMPHIS, TN	1
BUDGET FINANCE CO	TULSA, OK	1
BURTON-GIBBS FINANCE	HOLDENVILLE, OK	1
BYFORD FINANCE COMPANY, LLP	DUNCAN, OK	1
CAMELOT FINANCIAL SERVICES INC	MIDWEST CITY, OK	17

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CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
CAPITOL LOANS	WICHITA FALLS, TX	7
CARLTON LOAN SERVICE, INC.	OKLAHOMA CITY, OK	1
CARRINGTON MORTGAGE SVS, LLC	SANTA ANA, CA	2
CARSON LOAN & INVSTMNT CO INC	STILWELL, OK	1
CASH CALL, INC.	ANAHEIM, CA	1
CASH DEPOT INC	OKEMAH, OK	1
CASH KING LOANS, INC.	OKLAHOMA CITY, OK	5
CASH N CHECKS, INC.	EDMOND, OK	1
CASH SECURITY, INC.	CLEVELAND, OK	5
CASHLAND INC.	OKLAHOMA CITY, OK	2
CAVALRY INVESTMENTS, LLC	VALHALLA, NY	1
CAVALRY PORTFOLIO SERVICES,LLC	VALHALLA, NY	1
CAVALRY SPV I, LLC	VALHALLA, NY	1
CBM MORTGAGE & FINANCIAL SERVICES	WOODWARD, OK	1
CENTRAL STATE FINANCE	CHECOTAH, OK	1
CHECK INTO CASH, INC.	CLEVELAND, TN	4
CHECKMATE	OKLAHOMA CITY, OK	2
CHICKASHA FINANCE LLC	CHICKASHA, OK	2
CHISHOLM TRAIL FINANCE, LLC	CHICKASHA, OK	1

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CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
CHKCO SERVICES LTD	WICHITA FALLS, TX	1
CHOICE MORTGAGE, INC.	SAPULPA, OK	2
CITIFINANCIAL SERVICES INC	BALTIMORE, MD	2
CITIMORTGAGE, INC.	O'FALLON, MO	9
CITY FINANCE CO.	MUSKOGEE, OK	1
COASTAL CREDIT, LLC	VIRGINIA BEACH, VA	3
COMMUNITY LOANS OF EDMOND, INC.	EDMOND, OK	1
COMMUNITY LOANS OF GUTHRIE INC	GUTHRIE, OK	1
CONSOLIDATED INVESTMENT OF OK LLC	OKLAHOMA CITY, OK	3
CORNERSTONE MORTGAGE COMPANY	HOUSTON, TX	2
COUNTRY INVESTMENTS INC.	KIEFER, OK	1
COUNTRYPLACE MORTGAGE LTD	ADDISON, TX	1
COURTESY LOANS, INC.	SHAWNEE, OK	16
COVINGTON CREDIT, INC.	GREENVILLE, SC	18
CREDIGY RECEIVABLES, INC.	LAS VEGAS, NV	1
CREDIT SUISSE	SALT LAKE CITY, UT	1
CROSTOWN CASH ADVANCE LOANS	ENID, OK	1
DAKOTA FINANCIAL LLC	OKLAHOMA CITY, OK	1
DANCO FINANCE CORP.	HUGO, OK	1

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CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
DB STRUCTURED PRODUCTS, INC.	NEW YORK, NY	1
DELBERT SERVICES CORPORATION	LAS VEGAS, NV	2
DELTA LOANS	SHAWNEE, OK	1
DENT-A-MED INC.	SPRINGDALE, AR	1
DENTON FINANCE	TULSA, OK	1
DISCOVER HOME LOANS, INC.	RIVERWOODS, IL	3
DLJ MORTGAGE CAPITAL, INC.	SALT LAKE CITY, UT	1
DOEHRING ENTERPRISES	OKLAHOMA CITY, OK	17
DRIVE SMART AUTO FINANCE	ALTUS, OK	1
EAGLE LOAN CO.	ALTUS, OK	1
EASY LOANS	ALTUS, OK	1
ECAST SETTLEMENT CORPORATION	NEW YORK, NY	1
EDU CAP INC.	STERLING, VA	1
EDWARD STEWART ENT OF OK, LLC	DEL CITY, OK	5
ELDERLIFE FINANCIAL LENDING, LLC	ROCKVILLE, MD	1
EMILY CORP	TULSA, OK	2
EMPIRE FINANCE CO LLC	MCALESTER, OK	2
EMPIRE FINANCE CORPORATION	MCALESTER, OK	19
EQUABLE ASCENT FINANCIAL, LLC	BUFFALO GROVE, IL	1

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CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
EXPRESS MONEY MART LOANS INC.	CLAREMORE, OK	1
EXPRESS PREMIUM FINANCE COMPANY, LLC	OKLAHOMA CITY, OK	1
EZ AUTO FINANCE INC	SHAWNEE, OK	1
E-Z CHECK CASHERS	MCALESTER, OK	1
E-Z CHECK CASHERS, LLC	MUSKOGEE, OK	1
FAIRWAY PREMIUM FINANCE CO.	DALLAS, TX	1
FAST LOANS CORPORATION	GORE, OK	4
FEDERAL CASH ADVANCE OF OKLAHOMA, LLC	DALLAS, TX	5
FINANCE U, LLC	ATOKA, OK	1
FINANCIAL RECOVERY CORPORATION	OKLAHOMA CITY, OK	1
FIRST FIDELITY LOANS TOO, LLC	TAHLEQUAH, OK	1
FIRST FIDELITY LOANS, LLC	TAHLEQUAH, OK	1
FIRST INVESTORS FINANCIAL SERVICES, INC.	HOUSTON, TX	1
FIRST SECURITY FINANCE INC	HOBART, OK	1
FOCUS ON FINANCES, LLC	ENID, OK	1
FORD MOTOR CREDIT CO LLC	DEARBORN, MI	1
FORTIVA FINANCIAL, LLC	ATLANTA, GA	1
FRED MEYER ENTERPRISE, INC.	BROKEN ARROW, OK	4
FREEDOM FINANCE INC	STILWELL, OK	1

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CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
FURNITURE FINANCE CORPORATIONjj	MCALESTER, OK	22
G & W FINANCIAL SERVICES, INC.	HENNESSEY, OK	1
GALAXY FINANCE	EUFAULA, OK	1
GARCIA INC	DEL CITY, OK	1
GATEWAY MORTGAGE GROUP, LLC	TULSA, OK	1
GENERAL LOAN SERVICE, LLC	MEMPHIS, TN	1
GENESIS LENDING SERVICES, INC.	BEAVERTON, OR	1
GLOBAL LOANS LLC	STILWELL, OK	1
GLOBE LOAN SERVICE OF TULSA	MEMPHIS, TN	1
GMAC MORTGAGE, LLC	BLOOMINGTON, MN	1
GREAT PLAINS SPECIALTY FINANCE, INC.	CINCINNATI, OH	53
GREEN TREE SERVICING LLC	ST PAUL, MN	19
HAINES CAPITAL GROUP, LLC	OKLAHOMA CITY, OK	1
HARLEY-DAVIDSON CREDIT CORP	CHICAGO, IL	1
HEIGHTS FINANCE FUNDING CO.	PEORIA, IL	1
HOLDENVILLE FINANCE	HOLDENVILLE, OK	1
HORIZON CREDIT, INC.	SAPULPA, OK	2
HRB PRODUCTS LLC	KANSAS CITY, MO	1
HSBC-NORTH AMERICA	METTAWA, IL	13

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CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
HUGHES FINANCE, LLC	HOLDENVILLE, OK	1
IN A PINCH LOANS, LLC	NOBLE, OK	1
INNOVATIVE FUNDING SERVICES, L.L.C.	AUSTIN, TX	1
IPFS CORPORATION	KANSAS CITY, MO	1
IPFS CORPORATION OF THE SOUTH	KANSAS CITY, MO	1
JESSIE LEE THOMAS & LILLIAN E. THOMAS	DURANT, OK	1
JO'S ADVANCE PAYDAY	BROKEN BOW, OK	1
KENT FINANCE	WEIMAR, TX	1
KENWOOD CORP.	GORE, OK	1
KEY HOLDINGS INC	ARDMORE, OK	1
KEYSTONE INVESTMENTS INC	PONCA CITY, OK	1
KONDAUR CAPITAL CORP	ORANGE, CA	2
KUBOTA CREDIT CORPORATION, USA	TORRANCE, CA	1
KWIK CHECK	IDABEL, OK	2
LAND/HOME FINANCIAL SERVICES	CONCORD, CA	1
LAWTON LOAN, INC.	LAWTON, OK	1
LCS FINANCIAL SERVICES CORPORATION	CENTENNIAL, CO	1
LEWIS INVESTMENTS	FREDERICK, OK	1
LIBERTY FINANCE INC	TAHLEQUAH, OK	2



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CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
LITTLE BIT MORE FINANCING, INC.	WISTER, OK	1
LITTON LOAN SERVICING LP	HOUSTON, TX	1
LOAN PLUS, INC.	MCALESTER, OK	6
LOCAL LOAN	EL RENO, OK	1
M & T FINANCE	PONCA CITY, OK	3
M FINANCE LLC	MCALESTER, OK	1
MAIN STREET ACQUISITION CORP.	LAS VEGAS, NV	1
MASHORE'S DEPT. STORE, INC.	WILSON, OK	1
MASTER FINANCE COMPANY OF TEXAS	ST CHARLES, MO	4
MAVERICK FINANCE, INC.	SPARTANBURG, SC	45
MCALESTER LOANS, INC.	MCALESTER, OK	1
MERCEDES-BENZ FINANCIAL SERVICES USA LLC	FARMINGTON HILLS, MI	1
MID-ATLANTIC FINANCE CO INC	CLEARWATER, FL	1
MIDLAND CREDIT MANAGEMENT, INC.	SAN DIEGO, CA	4
MOLLETT HUNTER FINANCE	CHICKASHA, OK	1
MONEY SERVICES, INC.	OKLAHOMA CITY, OK	7
MORRIS ENTERPRISES INC	OKLAHOMA CITY, OK	1
MORRIS FINANCE CO	WEIMAR, TX	1
NATIONAL LOAN INVESTORS L P	OKLAHOMA CITY, OK	1

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CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
NATIONSTAR MORTGAGE LLC	LEWISVILLE, TX	10
NATIONWIDE EQUITIES CORPORATION	MAHWAH, NJ	1
NCB MANAGEMENT SERVICES, INC.	TREVOSE, PA	1
NCEP, LLC	NORCROSS, GA	1
O.K. CASH	HOLDENVILLE, OK	2
OCWEN LOAN SERVICING LLC	WEST PALM BEACH, FL	2
O'DANIEL LOANS	MAUD, OK	1
OK CHECK CASHING, INC.	MIDWEST CITY, OK	1
OK FINANCIAL SERVICES INC	OKEMAH, OK	1
OKLAHOMA MOTOR CREDIT COMPANY	DEL CITY, OK	1
ONEMAIN FINANCIAL, INC.	BALTIMORE, MD	22
OPENROAD LENDING, LLC	NORTH RICHLAND HILLS, TX	1
ORION FINANCE, LLC	LAKE DALLAS, TX	3
PALISADES COLLECTION, L.L.C.	ENGLEWOOD CLIFFS, NJ	1
PERSHING LLC	JERSEY CITY, NJ	1
PERSONAL LOAN SERVICE, LLC	MEMPHIS, TN	1
PJN CORPORATION	AFTON, OK	1
PONCA FINANCE CO	PONCA CITY, OK	10
PRODOVIS MORTGAGE LLC	ENGLEWOOD, CO	1

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CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
PROFESSIONAL INSURANCE AGENCY	OKLAHOMA CITY, OK	4
PROSPER MARKETPLACE, INC.	SAN FRANCISCO, CA	1
PSLF	KANSAS CITY, MO	1
QUAD-STATES FINANCIAL SERVICES	MIAMI, OK	1
QUICK CASH OF AMERICA #1	TULSA, OK	1
QUICK LOANS	ALTUS, OK	1
QUICK LOANS, INC.	OKLAHOMA CITY, OK	1
RAINBOW CREDIT	WALTERS, OK	1
RAINBOW CREDIT	HEALDTON, OK	1
RAINBOW FINANCE	WAURIKA, OK	1
REGIONAL FINANCE COMPANY OF OKLAHOMA	MAULDIN, SC	6
RESCUE LOANS LLC	MCALESTER, OK	1
RESIDENTIAL CREDIT SOLUTIONS, IN	FORT WORTH, TX	1
RESURGENT CAPITAL SERVICES, L.P.	GREENVILLE, SC	1
RIVERSIDE FINANCE	TULSA, OK	1
RMM INVESTMENTS, LLC	ARKOMA, OK	1
ROGERS COUNTY LOAN CO.	CLAREMORE, OK	1
ROOSEVELT DEPOSITOR LLC	NEW YORK, NY	1
ROUNDPOINT MORTGAGE COMPANY	CHARLOTTE, NC	1

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CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
ROYAL MGMT	BOERNE, TX	32
SALLISAW CHECK CASHING, LLC	SALLISAW, OK	2
SANTANDER CONSUMER USA INC.	DALLAS, TX	4
SEARS HOME IMPROVEMENT PRODUCTS INC	LONGWOOD, FL	1
SECURITY FINANCE OF OKLAHOMA, LLC	SPARTANBURG, SC	59
SELECT PORTFOLIO SERVICING, INC.	SALT LAKE CITY, UT	2
SHANAHAN FINANCE COMPANY, LLC	POTEAU, OK	1
SHARP MORTGAGE CORPORATION,LP	TULSA, OK	1
SHELLPOINT PARTNERS LLC	NEW YORK, NY	1
SHERIDAN LOAN COMPANY	MEMPHIS, TN	1
SIGNATURE LOAN SERVICE	MEMPHIS, TN	1
SMALL LOAN, INC	ANTLERS, OK	1
SMYE, INC.	ADA, OK	1
SOONER LOAN SERVICE, LLC	MEMPHIS, TN	1
SOONER MONEY TREE, INC.	MIDWEST CITY, OK	1
SOUTH STREET INVESTMENTS	PONCA CITY, OK	1
SOUTHEAST FINANCE CORP.	TALIHINA, OK	1
SOUTHEAST INVESTMENT CORP	OKLAHOMA CITY, OK	6
SOUTHERN LOAN CO	WEWOKA, OK	1

# Supervised Lender Licensees

As of September 18, 2012

Pursuant to the Title 14A and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in supervised lending in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
SOUTHLAND FINANCE CO	MUSKOGEE, OK	1
SPECIALIZED LOAN SERVICING LLC	HIGHLANDS RANCH, CO	1
SPEEDY LOANS, INC.	SALLISAW, OK	2
SPRINGLEAF FINANCIAL SERVICES OF ARIZONA, INC.	EVANSVILLE, IN	1
SPRINGLEAF FINANCIAL SERVICES OF INDIANA, INC. Fi	EVANSVILLE, IN	18
SPRINT LOANS	LAWTON, OK	1
SQUARE TWO FINANCIAL	DENVER, CO	2
STANDARD CREDIT	KINGFISHER, OK	2
STAR FINANCE	TULSA, OK	1
STAR LOANS OF TEXAS, INC.	HUMBLE, TX	1
SUNTRUST MTG INC	RICHMOND, VA	6
SUPERIOR FINANCE CO INC	TULSA, OK	11
SUPERIOR FINANCE COMPANY	MOORE, OK	1
SUPREME LOAN CO.	WAGONER, OK	1
SUTTON FUNDING LLC	WASHINGTON, DC	1
SWITZER CREDIT LLC	CLINTON, OK	1
SWITZER FINANCE LLC	CLINTON, OK	1
TANNER FINANCIAL SERVICES INC	TULSA, OK	1
TAYLOR LOANS	DUNCAN, OK	1

# Supervised Lender Licensees

As of September 18, 2012

Pursuant to the Title 14A and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in supervised lending in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
TD AUTO FINANCE LLC	FARMINGTON HILLS, MI	1
TELETECH LOANS SERVICE, LLC	ENGLEWOOD, CO	1
TERI LOAN HOLDINGS, LLC	BOSTON, MA	1
TEXTRON BUSINESS SERVICES, INC.	PROVIDENCE, RI	1
TH TRS CORP.	MINNETONKA, MN	1
THE B & F CORPORATION	OKLAHOMA CITY, OK	8
THE ODYSSEY GROUP LLC	GUYMON, OK	1
THUNDER LOANS	DAVIS, OK	1
TIME FINANCE CO	MEMPHIS, TN	1
TLB SUN LOAN CO OKLA #2, INC	SAN ANTONIO, TX	14
TLB SUN LOAN CO OKLA#1,INC.	SAN ANTONIO, TX	18
TODAY LENDING LLC	TULSA, OK	1
TOLBERT'S INSURANCE & LOANS	PAULS VALLEY, OK	1
TOWER LOANS INC	SHAWNEE, OK	19
TRANSPORTATION LEASING CO	TULSA, OK	1
UNIFUND CCR, LLC	CINCINNATI, OH	1
UNITED AUTO CREDIT CORP.	NEWPORT BEACH, CA	2
UNITED GUARANTY SERVICES, INC.	GREENSBORO, NC	1
UNIVERSAL LOAN CO.	WAGONER, OK	1

# Supervised Lender Licensees

As of September 18, 2012

Pursuant to the Title 14A and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in supervised lending in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
VANDERBILT MTG & FINANCE INC	MARYVILLE, TN	2
VCI LOAN SERVICES, LLC	AUBURN HILLS, MI	1
VELOCITY INVESTMENTS, L.L.C.	WALL, NJ	1
VERICREST FINANCIAL	DALLAS, TX	1
WALLACE WAREHOUSE STORES, INC	MCALESTER, OK	1
WESTERN-SHAMROCK CORPORATION	SAN ANGELO, TX	27
WILSON-BREIT, INC.	OKLAHOMA CITY, OK	6
WORLD ACCEPTANCE CORP.	GREENVILLE, SC	82
WYNNEWOOD FINANCE	WYNNEWOOD, OK	1
XTRACASH, LLC	ANTLERS, OK	1
YEATTS FINANCE CO	PAULS VALLEY, OK	1
ZELKOVA ACQUISITION LLC	LAS VEGAS, NV	1
<b>TOTAL SUPERVISED LENDER LICENSES</b>		<b>1101</b>

# Pawnbroker Licensees

As of September 18, 2012

Pursuant to the Title 59 and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in pawnbroker activities in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
33 PAWN LLC	PERKINS, OK	1
39TH STREET PAWN	WARR ACRES, OK	1
66 PAWN	CHANDLER, OK	1
69 PAWN, LLC	DURANT, OK	1
89ER PAWN SHOP INC	OKLAHOMA CITY, OK	1
A & A PAWN	CLEVELAND, OK	1
A-1 PAWN & TRADE	STILLWATER, OK	1
ABLE PAWN, LLC	CUSHING, OK	1
ACTION JEWELRY & PAWN	OKLAHOMA CITY, OK	1
ACTION PAWN	LAWTON, OK	1
ACTION PAWN SHOP	ALTUS, OK	1
ADRIAN'S PAWN	OKLAHOMA CITY, OK	1
ADVANCE AMERICA, CASH ADVANCE CENTERS OF OK, INC	SPARTANBURG, SC	1
AIRLINE PAWN SHOP	OKLAHOMA CITY, OK	1
AJ'S GUN AND PAWN SHOP INC.	BRISTOW, OK	1
ALL PAWN AND SURPLUS, INC.	MCALESTER, OK	1
ALTUS PAWNSHOP	ALTUS, OK	1
AMERICAN PAWN CO	MUSKOGEE, OK	1



# Pawnbroker Licensees

As of September 18, 2012

Pursuant to the Title 59 and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in pawnbroker activities in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
APRICED PAWN AND BOND	FAIRVIEW, OK	1
ARROW PAWN, LLC	MUSTANG, OK	1
ARTHUR R GILES	LOCUST GROVE, OK	1
AUTO PAWN LLC	DEL CITY, OK	1
B & D PAWN, LLC	EL RENO, OK	1
B S & G INC	TAHLEQUAH, OK	1
BAKER PAWN & RENTAL	HENRYETTA, OK	1
BALLARD'S TRADING POST & PAWN	QUINTON, OK	1
BARKER PAWN SHOP	KINGSTON, OK	1
BARTER SHOPPE GUN & PAWN	HENRYETTA, OK	1
BEAR'S PAWN AND GUN	IDABEL, OK	1
BEST BUY PAWN, INC.	DEL CITY, OK	1
BEST PAWN & TRADING COMPANY, LLC	STILLWATER, OK	1
BIG BUCKS PAWN LLC	TULSA, OK	1
BIG DOLLAR PAWN, INC.	OKMULGEE, OK	1
BIG K PAWNSHOP INC	OKLAHOMA CITY, OK	3
BIG PAWN AND STORAGE	SALLISAW, OK	1
BIG Q PAWN	HOLDENVILLE, OK	1

# Pawnbroker Licensees

As of September 18, 2012

Pursuant to the Title 59 and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in pawnbroker activities in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
BIG RED PAWN & GUN	CLINTON, OK	1
BIG RED PAWN, LLC.	NORMAN, OK	1
BIG TIME PAWN	TULSA, OK	1
BILL'S PAWN SHOP	PURCELL, OK	1
BILLY J. TATE	WHITEWRIGHT, TX	1
BLING BUYER INC.	YUKON, OK	1
BOB & DEB ENTERPRIZES	VALLIANT, OK	1
BOBBY J YANDELL	MUSKOGEE, OK	1
BOB'S PAWN	MUSKOGEE, OK	1
BOOHER PAWN AND TRADE	BARTLESVILLE, OK	1
BREWER & BREWER INC	OKLAHOMA CITY, OK	1
BREW-WEAR'S PAWN AND GUN, LLC	MULDROW, OK	1
BROKEN ARROW PAWN	BROKEN ARROW, OK	1
BROKEN BOW PAWN & GUN	BROKEN BOW, OK	1
BRONCO PAWN & GUN, INC.	FORT WORTH, TX	2
BROUGHTON GUN & PAWN LLC	PAWHUSKA, OK	1
BYRON L LONG	GUYMON, OK	1
C D HALE	ARDMORE, OK	2

# Pawnbroker Licensees

As of September 18, 2012

Pursuant to the Title 59 and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in pawnbroker activities in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
C5 PAWN & CASH	HUGO, OK	1
CAPTAIN PAWN LLC	NEWCASTLE, OK	1
CASH AMERICA INC OF OK	FORT WORTH, TX	13
CASH NOW PAWN LLC	MOORE, OK	1
CHARITABLES, LLC	MIDWEST CITY, OK	1
CHARLES A DUNCAN	ANTLERS, OK	1
CHARLES D STEVENS	TULSA, OK	1
CHAST ENTERPRISES, LLC	ELK CITY, OK	1
CHOUTEAU GUN & PAWN	CHOUTEAU, OK	1
CHUCK'S PAWN SHOP INC.	STIGLER, OK	1
CIRCLE D PAWN NO. 4, INC.	SHAWNEE, OK	1
CIRCLE D PAWN, INC.	SHAWNEE, OK	1
CIRCLE D, INC.	SEMINOLE, OK	2
CITY GUN & PAWN SHOP	STIGLER, OK	1
CITY GUN AND PAWN	ATOKA, OK	1
COURTLAND MANAGEMENT OKLAHOMA, LLC	AUSTIN, TX	1
COYOTEE JEWELRY & PAWN, INC	CHICKASHA, OK	1
CW ROSE CO INC	TULSA, OK	1

# Pawnbroker Licensees

As of September 18, 2012

Pursuant to the Title 59 and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in pawnbroker activities in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
D & B PAWN	GROVE, OK	1
D & P PAWN INC.	HARRAH, OK	1
D & S PAWN	ADA, OK	1
D.C. JEWELERS AND PAWN	TULSA, OK	1
DANNYS PAWN SHOP	DUNCAN, OK	1
DAVENPORTS ARCHERY & SPORTS	PRAGUE, OK	1
DAVIS PAWN SHOP	DAVIS, OK	1
DEAN'S DRIVE THRU PAWN	OKLAHOMA CITY, OK	1
DIAMOND JIM'S PAWN	TULSA, OK	1
DWYTE F. PALMER	LAWTON, OK	1
EAST BRANCH GUN & PAWN SHOP	WILBURTON, OK	1
EAST CENTRAL PAWN, LLC	MIAMI, OK	1
EASY PAWN	HENRYETTA, OK	1
EAZY CASH PAWN & GUN, LLC	SEMINOLE, OK	2
ELLIOTT PAWN	MCCLOUD, OK	1
ERB'S RECREATION VEHICLES, INC.	FORT GIBSON, OK	1
ERIC'S PAWN	OKEMAH, OK	1
EVERETT R THOMAS	MUSTANG, OK	1

# Pawnbroker Licensees

As of September 18, 2012

Pursuant to the Title 59 and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in pawnbroker activities in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
EXPRESS CASH PAWN LLC	OKLAHOMA CITY, OK	2
EXTRA CASH PAWN LLC	OKLAHOMA CITY, OK	3
EZ PAWN OK INC.	AUSTIN, TX	21
FAST CASH PAWN LLC	OKLAHOMA CITY, OK	1
FEDERAL CASH ADVANCE OF OKLAHOMA, LLC	NORMAN, OK	1
FINE PAWN	SALLISAW, OK	1
FIRST CASH	ARLINGTON, TX	4
FREEDOM PAWN LLC	OKLAHOMA CITY, OK	1
FROG'S PAWN	LAWTON, OK	1
GARY F HOLDEN SR	VINITA, OK	1
GEMS GUN AND PAWN	PORTER, OK	1
GI SURPLUS AND PAWN	IDABEL, OK	1
GLENPOOL PAWN INC	GLENPOOL, OK	1
GOLDEN RULE OF OK INC	OKMULGEE, OK	1
GOLDSTAR ENTERPRISES LLC	CLAREMORE, OK	1
GOOD GUYS GUN & PAWN, LLC	TULSA, OK	1
GO-PAWN	ALTUS, OK	1
GRAND LAKE PAWN & ONLINE AUCTION	GROVE, OK	1

# Pawnbroker Licensees

As of September 18, 2012

Pursuant to the Title 59 and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in pawnbroker activities in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
GRAY'S JEWELRY, GUN & PAWN, LLC	TULSA, OK	2
GREEN CNTRY GUN & PAWN INC	PRYOR, OK	1
GREEN COUNTRY ARMS AND PAWN, INC.	TULSA, OK	1
GROVE ICE & IRON CO.	GROVE, OK	1
GUNRUNNER'S PAWN SHOP	ENID, OK	1
H & H PAWN, GUNS & TOOLS, INC.	STILWELL, OK	1
H & V PROPERTIES, LLC	DEWEY, OK	1
H. L.'S PAWN SHOP	MCALESTER, OK	1
HARD CASH, INC.	EUFAULA, OK	1
HOCK SHOP II INC	STILLWATER, OK	1
HONEST HARRY'S GOLD & GUN	LAWTON, OK	1
HOUSE OF PAWN, INC.	OKLAHOMA CITY, OK	1
J & M PAWNSHOP	COALGATE, OK	1
J & S PAWN	OKLAHOMA CITY, OK	1
J&J PAWN SHOP INC	OKLAHOMA CITY, OK	1
JAB'S PAWN, INC.	SPIRO, OK	1
JAMES D WELCH	HOLDENVILLE, OK	1
JAMES R FINCHER	CHELSEA, OK	1

# Pawnbroker Licensees

As of September 18, 2012

Pursuant to the Title 59 and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in pawnbroker activities in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
JBJ JEWELERS, INC.	ARDMORE, OK	1
JERRY K. POTTER	PURCELL, OK	1
JERRY'S GUN AND LOAN, LLC	ARDMORE, OK	1
JOE'S ANYTHING GOES, LLC	ATOKA, OK	1
JOE'S PAWN SHOP #1, INC.	OKLAHOMA CITY, OK	1
JOE'S PAWN SHOP #3, INC.	OKLAHOMA CITY, OK	1
JOHNSON BEVILLE PAWN	OKLAHOMA CITY, OK	1
JO'S PAWN SHOP	BROKEN BOW, OK	1
JR'S PAWN & GUN SHOP LLP	POTEAU, OK	1
J'S PAWN & GUN, INC.	LOCUST GROVE, OK	1
JUSTIN CASSIDY	HUGO, OK	1
K & M PAWN SHOP, INC.	SAND SPRINGS, OK	1
KELLY KNOWLTON	TULSA, OK	3
KEOTA TRADING COMPANY	KEOTA, OK	1
KINGS PAWN	DEL CITY, OK	1
KIRKO INC	OKLAHOMA CITY, OK	1
L & L JEWELRY & MUSIC INC	SEMINOLE, OK	1
LARRY DAN SMITH	PRYOR, OK	1

# Pawnbroker Licensees

As of September 18, 2012

Pursuant to the Title 59 and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in pawnbroker activities in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
LARRY JORDAN O'LEARY	JAY, OK	1
LAWRENCE B WILSON	SAND SPRINGS, OK	1
LEFLORE COUNTY PAWN AND GUN, INC	HEAVENER, OK	1
LEONA B GREY	OKLAHOMA CITY, OK	1
LIGHT'N PAWN	CLAREMORE, OK	1
LITTLE MAN PAWN SHOP	APACHE, OK	1
LJM INC	TULSA, OK	1
LONE GROVE PAWN AND GUN, INC.	LONE GROVE, OK	1
LUCKY DUCK PAWN	TULSA, OK	1
LUCKY'S PAWN & GUN	HUGO, OK	1
M.S.K. LLC	CLAREMORE, OK	1
MARGARET A WOLFENBARGER	LAWTON, OK	1
MARK B WOODRESS	ALTUS, OK	1
MCALESTER TRADING CO.	MCALESTER, OK	1
MEEKER SUPPLY AND PAWN, LLC	MEEKER, OK	2
METRO AUTO PAWN	OKLAHOMA CITY, OK	1
MID AMERICA GOLD AND SILVER PAWN, INC.	MUSKOGEE, OK	1
MIDWAY PAWN & GUN, LLC	BROKEN BOW, OK	1



# Pawnbroker Licensees

As of September 18, 2012

Pursuant to the Title 59 and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in pawnbroker activities in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
MO MONEY PAWN	CUSHING, OK	1
MONEY SERVICES, INC.	OKLAHOMA CITY, OK	1
MOORE GOLD & JEWELRY LLC	MOORE, OK	1
MUTZIG INC	TAHLEQUAH, OK	2
NEIL'S GUN & PAWN	HARTSHORNE, OK	1
NICKS PAWN & JEWELRY, LLC	LAWTON, OK	1
NORTON'S JEWELRY	MARIETTA, OK	1
NOTE CITY AUTO SALES & PAWN	YUKON, OK	1
ONCE A PAWN A TIME	TULSA, OK	1
ONNA D DILLARD	SALLISAW, OK	1
OSAGE PAWN	HOMINY, OK	1
OWASSO PAWN, INC.	OWASSO, OK	1
OWEN M STERNER	DURANT, OK	1
PARKER'S PAWN SHOP	STROUD, OK	1
PARTY OF GOLD, LLC	NEWBURYPORT, MA	1
PATE PAINTING INC	NORMAN, OK	1
PAWN PLUS, LLC	NORMAN, OK	1
PAWN SHARKS, INC	OKLAHOMA CITY, OK	2

# Pawnbroker Licensees

As of September 18, 2012

Pursuant to the Title 59 and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in pawnbroker activities in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
PAWN STOP INC	MOORE, OK	2
PDQ GUN & PAWN, INC.	WAGONER, OK	1
PHILLIP R EGGENBERG	ARDMORE, OK	1
PHOENIX INDUSTRIES, LLC	OKLAHOMA CITY, OK	2
PITCHFORD'S PAWN SHOP, INC.	EDMOND, OK	1
PONCA PAWN	PONCA CITY, OK	1
POPPA DALE'S PAWN SHOP	MADILL, OK	1
POTEAU PAWN & GUN	POTEAU, OK	1
QUALIFIED DIAMOND & JEWELRY BUYERS, INC	TULSA, OK	1
QUALITY USED CARS LLC	SHAWNEE, OK	1
QUICK DRAW GUN & PAWN	PONCA CITY, OK	1
RANDY L RANDELL	CLAYTON, OK	1
RANDY S. GRAHAM	WAGONER, OK	2
RHONDA E VANLANDINGHAM	TECUMSEH, OK	1
RICHARD HARDEE CHILDERS	WOODWARD, OK	1
RICHARDSON PAWN	ADA, OK	1
RICHY'S	PORTER, OK	1
RITA RACKLEY	SULPHUR, OK	1

# Pawnbroker Licensees

As of September 18, 2012

Pursuant to the Title 59 and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in pawnbroker activities in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
ROAD RUNNER GUN & PAWN	WAGONER, OK	1
ROBERT W HOWARD.	HINTON, OK	1
ROBERT'S PAWN	LAWTON, OK	1
ROCKET PAWN SHOP	LAWTON, OK	1
ROCKY'S CORNER, INC.	ROLAND, OK	1
RONALD W JONES	OKLAHOMA CITY, OK	1
ROUTE 66 GUN & PAWN, INC.	SAPULPA, OK	1
RUSTY RODS AND RELICS LLC	WAYNOKA, OK	1
SALLISAW PAWN, LLC	SALLISAW, OK	1
SANS FOUIX INC	EDMOND, OK	1
SECOND HAND ROSE OF TULSA INC	TULSA, OK	1
SHARP'S PAWN	BARTLESVILLE, OK	1
SHARP'S PAWN SHOP	PONCA CITY, OK	1
SILVER DOLLAR PAWN	TULSA, OK	1
SILVER DOLLAR PAWN LLC	TULSA, OK	1
SMITH BROTHERS PAWN & GUN	ANTLERS, OK	2
SMITH PAWN AND ANTIQUE	DUNCAN, OK	1
SOONER STATE PAWN LLC	OKLAHOMA CITY, OK	2

# Pawnbroker Licensees

As of September 18, 2012

Pursuant to the Title 59 and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in pawnbroker activities in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
SOUTHWEST AUTO PAWN	WEATHERFORD, OK	1
SOUTHWESTERN PAWN	WEATHERFORD, OK	1
SPARROWHEART, LLC	HOUSTON, TX	1
SPENCER C. STANLEY	LAWTON, OK	1
STARK ENTERPRISES, INC.	PAULS VALLEY, OK	1
STEVE'S PAWN SHOP	OKLAHOMA CITY, OK	1
STOUT AND SON PAWN	ELK CITY, OK	1
SUPERPAWN INC.	OKLAHOMA CITY, OK	2
SUPERPAWN OF NOBLE, INC.	NOBLE, OK	1
T N' T PAWN	CLINTON, OK	1
TC'S OF ENID	ENID, OK	1
TERRY'S GUN AND PAWN, LLC	GUTHRIE, OK	1
THE GREEN GENIE PAWN	BETHANY, OK	1
THE PAWNBROKER INC	OKLAHOMA CITY, OK	1
THE Q-PAWN INC.	TULSA, OK	1
TIGER PAWN	ADA, OK	1
TIGER PAWN EMPORIUM INC	ENID, OK	1
TL'S PAWN & GUN LLC	HUGO, OK	1

# Pawnbroker Licensees

As of September 18, 2012

Pursuant to the Title 59 and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in pawnbroker activities in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
TOM'S PAWNS, LLC	OKLAHOMA CITY, OK	1
TOP DOLLAR PAWN	TULSA, OK	1
TOP DOLLAR PAWN & SPORTING GOODS	DURANT, OK	1
TREASURES PAST & PRESENT	HOOKER, OK	1
TRIPLE H PAWN	PARK HILL, OK	1
TULSA COUNTY PAWN, LLC	TULSA, OK	1
TULSA GOLD & GEMS	TULSA, OK	1
TULSA PAWN STARZ, LLC	TULSA, OK	1
U.S. LOAN & SURPLUS	PONCA CITY, OK	1
U.S. PAWN	MUSKOGEE, OK	1
UNCLE SAM'S PAWN INC	LAWTON, OK	2
URBAN PAWN, LLC	TULSA, OK	1
VERA M CUNNINGHAM	TAHLEQUAH, OK	1
VERNIE E ZIEGLER	OKLAHOMA CITY, OK	1
VONNIE L JONES	STILWELL, OK	1
W & M COINS AND JEWELRY, LLC	CACHE, OK	1
WAITE'S DISCOUNT GUNS, INC.	PAULS VALLEY, OK	1
WARNER GUNS INC	WARNER, OK	1

## Pawnbroker Licensees

As of September 18, 2012

Pursuant to the Title 59 and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in pawnbroker activities in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
WESLEY G HUGHES	COLCORD, OK	1
WESTERN GUN EXCHANGE	COMMERCE, OK	1
WEWOKA ST PAWN GOLD & MOTORS	WEWOKA, OK	1
WHITEY'S PAWN AND TOOLS, INC.	SAND SPRINGS, OK	1
WILD WEST GUN AND PAWN	OWASSO, OK	1
WILLIAM P LOWE	CLAREMORE, OK	1
WISTER PAWN & GUN LLC	WISTER, OK	1
<b>TOTAL PAWNBROKER LICENSES</b>		<b>316</b>

## Rent To Own Dealer Licensees

Pursuant to the Title 59 and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in rent to own activities in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
BETTER BUILT BARNS	PERKINS, OK	1
BIRCH INVESTMENTS, LLC	LAWTON, OK	1
BLI RENTALS, LLC	EMPORIA, KS	3
BRADFORD BUILDINGS, INC.	WESTVILLE, OK	1
BREG GROUP, LLC	TAMPA, FL	2
BUILDER BOB'S, INC.	ARDMORE, OK	1
DALLEN WRIGHT RENTALS	PAULS VALLEY, OK	1
DON'S E-Z PAY, INC.	MENA, AR	2
EASY RENT LIMITED PARTNERSHIP	WICHITA FALLS, TX	1
EASYPARTNERS 2 LLC	WICHITA, KS	2
EASYPARTNERS 4 LLC	WICHITA, KS	2
FAMILY RENTBIZ LLC	MUSKOGEE, OK	1
HERITAGE PORTABLE BUILDINGS, LLC	CUNNINGHAM, KY	1
J & A RENTALS, INC.	DERBY, KS	2
J. ENTERPRISES INC.	WICHITA, KS	5
JACOB'S GRAND FURNITURE OUTLET, LLC	VINITA, OK	1
JOE'S TV & VIDEO	STILWELL, OK	1
JUST-IN-TIME	PURCELL, OK	1
L.M.T.L., LLC	BROKEN ARROW, OK	1

## Rent To Own Dealer Licensees

Pursuant to the Title 59 and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in rent to own activities in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
LAKEWOOD SALES AND RENTALS, INC	IDABEL, OK	1
LELAND'S RENTALS, LLC	GRANDVIEW, TX	1
MASSENGALE RENTALS	LEXINGTON, OK	1
MIAMI'S ORIGINAL RTO, LLC	MIAMI, OK	1
MUSTANG ENTERPRISES, INC. OF KANSAS	ARKANSAS CITY, KS	2
OAKLEY PORTABLE BUILDINGS, LLC	STILLWATER, OK	1
OKINUS, INC.	PELHAM, GA	1
OKS RENTALS LLC	PERKINS, OK	5
PARKS RENTALS LLC	CHELSEA, OK	1
PAUL D. WEAVER	WOODLEAF, NC	1
PREFERRED SALES & LEASING INC	WAGONER, OK	4
QUALITY BUILDINGS, INC.	NORMAN, OK	1
QUALITY LOANS, LLC	MCALESTER, OK	2
QUIK RENT TO OWN, LLC	FAIRVIEW, OK	1
RENT PLUS	ARDMORE, OK	1
RENT-A-CENTER EAST, INC.	PLANO, TX	44
RENTATHON, INC.	KINGFISHER, OK	1
RENT-A-TIRE L.P.	LOS ANGELES, CA	1
RENTQUIK	TULSA, OK	6



## Rent To Own Dealer Licensees

Pursuant to the Title 59 and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in rent to own activities in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
RENTSMART INC.	OKLAHOMA CITY, OK	1
RENT-WAY, INC.	PLANO, TX	3
ROBERT J BARTMANN	PERRY, OK	3
SOURCE TV AND APPLIANCE	GUYMON, OK	1
STANLEY'S RENT TO OWN COMPANY	TULSA, OK	10
STURDI-BILT STORAGE BARNs, INC.	HUTCHINSON, KS	1
T & S SOLUTIONS, LLC	AFTON, OK	1
TALLEY CAPITAL, LLC	HURST, TX	11
THE RENTAL STORE, INC.	PLANO, TX	1
THERMAL STRUCTURES INC	STIGLER, OK	1
TIM-HILL, INC.	MCALESTER, OK	1
UNITED FURNITURE RENTALS	OKMULGEE, OK	2
UNIVERSAL RENTALS & SALES, INC.	COWETA, OK	1
YELLOW FRONT SALES & RENTALS	TULSA, OK	1
<b>TOTAL RENT TO OWN DEALER LICENSES</b>		<b>144</b>

# Credit Service Organization Licensees

As of September 18, 2012

Pursuant to the Title 24 and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in credit service organization activities in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
747 CREDIT	TULSA, OK	1
A&R CREDIT REPAIR INC	TULSA, OK	1
CONSUMERS ALLIANCE PROCESSING CORPORATION	CARLSBAD, CA	1
CONTINENTAL CREDIT	WESTMINSTER, CO	1
CREDIT COACH, LLC	OKLAHOMA CITY, OK	1
CREDITREPAIR.COM, INC.	PLANTATION, FL	1
DANNY G BARRON, LLC	BROKEN ARROW, OK	1
FM SYSTEMS LLC	BOSTON, MA	2
FOCUS ON FINANCES, LLC	ENID, OK	1
JJS FINANCE LLC	BIXBY, OK	1
LENDINGTREE, LLC	CHARLOTTE, NC	1
LIGHTHOUSE CREDIT FOUNDATION, INC.	LARGO, FL	1
MEEGAN L. HOLMAN	NOBLE, OK	1
RATEGENIUS LOAN SERVICES, INC.	AUSTIN, TX	1
SIMPLETUITION, INC.	BOSTON, MA	1
WELLS GROUP INC.	SAND SPRINGS, OK	1
<b>TOTAL CREDIT SERVICE ORGANIZATION LICENSES</b>		<b>17</b>

# Mortgage Industry Licensees

As of September 18, 2012

Pursuant to the Title 59 and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in mortgage activities in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS	NUMBER OF LICENSED MLO'S
1ST ALLIANCE LENDING, LLC	HOUSTON, TX	1	2
1ST CAPITAL MORTGAGE LLC	OWASSO, OK	2	2
1ST SECURITY HOME MORTGAGE CORP.	TULSA, OK	1	15
21ST MORTGAGE CORPORATION	KNOXVILLE, TN	1	7
360 MORTGAGE GROUP, LLC	AUSTIN, TX	1	13
AA MORTGAGE BROKERS, INC.	TULSA, OK	1	1
ABSOLUTE MORTGAGE COMPANY, INC	WEST CHESTER, PA	1	2
AC LENDING SERVICES, INC.	CHINO HILLS, CA	1	1
ACCEPTANCE CAPITAL MORTGAGE CORPORATION	SPOKANE, WA	2	1
ACTS QUICK MORTGAGE & LENDING, LLC	OKLAHOMA CITY, OK	1	1
ADCHEMY, INC	FOSTER CITY, CA	1	1
ADUDELLE GROUP MORTGAGE LLC	EDMOND, OK	1	7
AFFINITY HOME LOANS LLC	LENEXA, KS	1	8
ALLIANCE CAPITAL CORP	OKLAHOMA CITY, OK	1	1
ALTISOURCE FULFILLMENT OPERATIONS, INC.	ST. LOUIS, MO	1	1
AMERICA UNITED MORTGAGE LLC	NORMAN, OK	1	1
AMERICAHOMEKEY INC	DALLAS, TX	5	
AMERICAN ADVISORS GROUP	ORANGE, CA	2	13

# Mortgage Industry Licensees

As of September 18, 2012

Pursuant to the Title 59 and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in mortgage activities in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS	NUMBER OF LICENSED MLO'S
AMERICAN EQUITY MORTGAGE, INC.	ST LOUIS, MO	2	9
AMERICAN FINANCE HOUSE LARIBA	PASADENA, CA	1	4
AMERICAN FINANCIAL RESOURCES, INC	PARSIPPANY, NJ	1	2
AMERICAN HOME FREE MORTGAGE, L.L.C.	PROSPER, TX	1	1
AMERICAN HOMESTAR MORTGAGE, LLC	LEAGUE CITY, TX	1	1
AMERICAN INTERNET MORTGAGE, INC	SAN DIEGO, CA	1	7
AMERICAN MORTGAGE PROFESSIONALS, LLC	OWASSO, OK	1	2
AMERICA'S LENDER LLC	MUSKOGEE, OK	1	3
AMERICASH	COSTA MESA, CA	1	2
AMERIPRO FUNDING, INC.	AUSTIN, TX	2	3
AMERISAVE MORTGAGE LLC	ATLANTA, GA	1	6
ARK-LA-TEX FINANCIAL SERVICES, LLC	PLANO, TX	1	1
ASPIRE FINANCIAL, INC	DALLAS, TX	1	2
ASSOCIATED MORTGAGE CORPORATION	TULSA, OK	17	42
BAYVIEW LOAN SERVICING, LLC	CORAL GABLES, FL	4	6
BMMZ HOLDINGS LLC	BLOOMINGTON, MN 55437	1	1
BNK MORTGAGE CORP	NORMAN, OK 73069	1	1
BOZARTH HOME MORTGAGE, LLC	GUTHRIE, OK 73044	1	4

# Mortgage Industry Licensees

As of September 18, 2012

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CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS	NUMBER OF LICENSED MLO'S
BRENNER MORTGAGE CORP.	EDMOND, OK 73034	1	2
CALIBER FUNDING LLC	PHOENIX, AZ 85016	1	1
CARRINGTON MORTGAGE SVS, LLC	SANTA ANA, CA 92705	2	13
CASHCALL, INC.	ANAHEIM, CA 92806	2	23
CBLA INCORPORATED	MINCO, OK 73059	1	1
CENDERA FUNDING, INC	FORT WORTH, TX 76116	2	2
CENTENNIAL LENDING, LLC	LONGMONT, CO 80504	1	2
CGB AGRI FINANCIAL SERVICES, INC.	LOUISVILLE, KY 40206	1	1
CHERRY CREEK MORTGAGE, INC.	GREENWOOD VILLAGE, CO	4	3
CHICAGO BANCORP, INC.	CHICAGO, IL 60607	1	2
CHRISTENSEN FINANCIAL, INC	LONGWOOD, FL 32750	1	1
CHRISTIAN HOLDINGS INC	KINGWOOD, TX 77339	1	1
CHURCHILL MORTGAGE CORP	BRENTWOOD, TN 37027	4	21
CIS FINANCIAL SERVICES, INC.	HAMILTON, AL 35570	2	2
CITIFINANCIAL SERVICES INC	BALTIMORE, MD 21202	2	6
CLEARPOINT FUNDING, INC.	WESTBOROUGH, MA 01581	1	1
CM INVESTMENTS CORPORATION	EDMOND, OK 73013	1	1
CMG MORTGAGE, INC	SAN RAMON, CA 94583	2	3

# Mortgage Industry Licensees

As of September 18, 2012

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CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS	NUMBER OF LICENSED MLO'S
COBALT MORTGAGE, INC.	KIRKLAND, WA 98033	4	5
COMMUNITY MORTGAGE, LLC	INDEPENDENCE, MO 64055	1	1
CORELOGIC SERVICES, LLC	WESTLAKE, TX 76262	2	4
CORNERSTONE MORTGAGE CENTER, INC.	LITTLE ROCK, AR 72211	1	1
CORNERSTONE MORTGAGE COMPANY	HOUSTON, TX 77027	4	23
COUNTRY HOME LOANS, INC.	ARDMORE, OK 73663	1	1
COUNTRY INVESTMENTS INC.	KIEFER, OK 74041	1	1
COUNTRYPLACE MORTGAGE, LTD.	ADDISON, TX 75001	1	5
CROSSCOUNTRY MORTGAGE, INC.	BRECKSVILLE, OH 44141	1	21
CWM PARTNERS, LP	OKLAHOMA CITY, OK 73160	6	8
DAS ACQUISITION COMPANY, LLC	ST. LOUIS, MO 63141	2	2
DBS INVESTMENT CORPORATION	LAWTON, OK 73505	1	3
DEBERRY OKLAHOMA HOME MTG	IDABEL, OK 74745	1	1
DEVAL LLC	VIENNA, VA 22181	1	1
DHI MORTGAGE COMPANY, LTD, LP	AUSTIN, TX 78727	6	10
DIGITAL RISK MORTGAGE SERVICES	MAITLAND, FL 32751	3	5
DIRECT MORTGAGE, CORP.	SALT LAKE CITY, UT 84047	1	1
DISCOVER HOME LOANS, INC.	RIVERWOODS, IL 60015	3	31

# Mortgage Industry Licensees

As of September 18, 2012

Pursuant to the Title 59 and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in mortgage activities in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS	NUMBER OF LICENSED MLO'S
DMG-TULSA, LLC	TULSA, OK 74133	1	2
DTA SOLUTIONS LLC	WATAUGA, TX 76148	1	
EAGLE ONE MORTGAGE LLC	MOORE, OK 73160	1	2
EFC MORTGAGE LLC	EUFALA, OK 74432	1	1
EMBRACE HOME LOANS, INC.	NEWPORT, RI 02842	1	61
EMPIRE MORTGAGE SVS LLC	LAWTON, OK 73501	1	2
ENVOY MORTGAGE LTD	HOUSTON, TX 77056	2	6
EURO INTERNATIONAL MORTGAGE INC.	BOCA RATON, FL 33431	1	1
EVERETT FINANCIAL, INC.	DALLAS, TX 75254	6	19
EXCHANGE SOLUTIONS MORTGAGE, LLC.	OKLAHOMA CITY, OK 73112	1	1
EXECUTIVE LENDING MORTGAGE & FINL LLC	TULSA, OK 74145	1	1
FAIRWAY INDEPENDENT MORTGAGE CORPORATION	NEW BERLIN, WI 53151	6	14
FAMILY FIRST MORTGAGE, LLC	PLANO, TX 75074	1	1
FAY SERVICING, LLC	CHICAGO, IL 60642	1	1
FERGUSON MORTGAGE CO., INC.	TULSA, OK 74135	1	1
FINANCIAL CONCEPTS MORTGAGE LLC	EDMOND, OK 73013	2	19
FIRST AMERICAN MORTGAGE INC	YUKON, OK 73099	3	11
FIRST CHOICE LOAN SERVICES, INC.	MORGANVILLE, NJ 07751	1	1

# Mortgage Industry Licensees

As of September 18, 2012

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CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS	NUMBER OF LICENSED MLO'S
FIRST CORNERSTONE MORTGAGE LLC	MOORE, OK 73160	1	1
FIRST GUARANTY MORTGAGE CORP	MCLEAN, VA 22102	3	6
FIRST MORTGAGE COMPANY, LLC	OKLAHOMA CITY, OK 73116	23	55
FIRST SOURCE CAPITAL MTG., INC.	VAN ALSTYNE, TX 75495	1	1
FIRSTSOUTH MORTGAGE, LLC	MESQUITE, TX 75150	1	5
FLAGSHIP FINANCIAL GROUP, LLC	LEHI, UT 84043	4	18
FNF SERVICING, INC	VIRGINIA BEACH, VA 23452	1	7
FOUNDERS GROUP OF NEVADA INC.	OKLAHOMA CITY, OK 73120	3	10
FRANKLIN AMERICAN MORTGAGE COMPANY	FRANKLIN, TN 37067	3	1
MANAGEMENT CORPORATION	JERSEY CITY, NJ 07302	1	2
FRANKLIN FIRST FINANCIAL LTD	MELVILLE, NY 11747	1	3
FREEDOM MORTGAGE CORPORATION	MOUNT LAUREL, NJ 08054	3	11
GATEWAY FUNDING DIVERSIFIED MTG SVS, LP	HORSHAM, PA 19044	2	4
GATEWAY MORTGAGE GROUP, LLC	TULSA, OK 74112	8	27
GEMINI FUNDING CORP.	COFFEYVILLE, KS 67337	1	2
GENERATION MORTGAGE COMPANY	ATLANTA, GA 30305	2	11
GENPACT MORTGAGE SERVICES, INC.	IRVINE, CA 92618	1	1
GENWORTH FINANCIAL HOME EQUITY ACCESS, INC.	RANCHO CORDOVA, CA 956	2	11



# Mortgage Industry Licensees

As of September 18, 2012

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CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS	NUMBER OF LICENSED MLO'S
GEORGETOWN MORTGAGE, LLC	GEORGETOWN, TX 78628	2	1
GLOBAL ONE LENDING, INC.	OKLAHOMA CITY, OK 73112	1	3
GMAC MORTGAGE, LLC	BLOOMINGTON, MN 55437	3	88
GMFS LLC	BATON ROUGE, LA 70806	1	1
GRAYCOR HOME MORTGAGE	SALLISAW, OK 74955	1	1
GREAT PLAINS MTG CO INC	OWASSO, OK 74055	1	3
GREAT WESTERN PLAINS FINANCIAL SERVICES, INC.	PLANO, TX 75093	1	3
GREEN MORTGAGE COMPANY	ARDMORE, OK 73401	1	1
GREEN TREE SERVICING LLC	ST PAUL, MN 55102	2	3
GREENLIGHT FINANCIAL SERVICES	IRVINE, CA 92612	1	9
GREGG & VALBY MORTGAGE SERVICES, LLC	HOUSTON, TX 77027	6	2
GUARANTEED RATE, INC.	CHICAGO, IL 60613	3	3
GUARDIAN MORTGAGE COMPANY, INC.	GRAND BLANC, MI 48480096	1	
GUILD MORTGAGE COMPANY	SAN DIEGO, CA 92186	3	2
H.O.M.E. COMPANIES LLC	OKLAHOMA CITY, OK 73112	1	3
HIGHLANDS RESIDENTIAL MORTGAGE	DALLAS, TX 75243	3	3
HOME LOAN MORTGAGE CORP.	TULSA, OK 74170	1	1
HOME MORTGAGE RESOURCE INC.	TAHLEQUAH, OK 74465	2	2

# Mortgage Industry Licensees

As of September 18, 2012

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CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS	NUMBER OF LICENSED MLO'S
HOME RETENTION SERVICES, INC.	HOUSTON, TX 77036	1	1
HOME SERVICING LLC	BATON ROUGE, LA 70809	1	2
HOME STAR SERVICING LLC	SPIRO, OK 74959	1	1
HOMEOWNERS MORTGAGE OF AMERICA, INC.	JACKSONVILLE, FL 32202	1	18
HOMESTEAD MORTGAGE SERVICES, INC	TAHLEQUAH, OK 74464	1	3
HOMeward RESIDENTIAL, INC.	COPELL, TX 75019	1	1
HSBC - NORTH AMERICA	METTAWA, IL 60045	13	4
HUNT MORTGAGE SERVICES, INC	PIEDMONT, OK 73078	1	1
HYPERION CAPITAL GROUP LLC	GREENWOOD, CO 80111	1	1
IFREEDOM DIRECT CORP	SALT LAKE CITY, UT 84109	1	21
IGATE GLOBAL SOLUTIONS LIMITED	FREMONT, CA 94555	1	
IKON FINANCIAL GROUP, LLC.	ISLE OF PALMS, SC 29451	1	
INTERLINC MORTGAGE SERVICES, LLC	HOUSTON, TX 77064	2	2
ISERVE RESIDENTIAL LENDING, LLC	SAN DIEGO, CA 92128	1	1
ISERVE SERVICING, INC	SAN DIEGO, CA 92128	2	1
ISGN SOLUTIONS, INC.	ROCKY HILL, CT 06067	2	3
J & D MORTGAGE SERVICES, INC.	OKLAHOMA CITY, OK 73142	1	1
JAMES B. NUTTER & COMPANY	KANSAS CITY, MO 64111	1	6

# Mortgage Industry Licensees

As of September 18, 2012

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CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS	NUMBER OF LICENSED MLO'S
JJG CAPITAL CORPORATION	ORANGE, CA 92868	1	
KENTCO, INC.	EDMOND, OK 73013	1	8
KONDAUR CAPITAL CORPORATION	ORANGE, CA 92868	1	2
KROLL FACTUAL DATA, INC.	LOVELAND, CO 80538	1	1
KWSJGH, INC.	NORMAN, OK 73072	1	2
KYANITE FINANCIAL BUSINESS SERVICES INC	RESEARCH TRIANGLE PARK	3	3
LAKEVIEW LOAN SERVICING, LLC	CORAL GABLES, FL 33146	1	2
LEADER MORTGAGE CORP.	MUSKOGEE, OK 74401	3	3
LEADERONE FINANCIAL CORPORATION	OVERLAND PARK, KS 66210	4	5
LENDERLIVE NETWORK, INC.	GLENDALE, CO 80246	1	3
LIBERTY MORTGAGE, LLC	OKLAHOMA CITY, OK 73170	1	2
LITTLE DIXIE COMMUNITY ACTION AGENCY, INC	HUGO, OK 74743	1	1
LMB SERVICES, INC	HERMOSA BEACH, CA 90254	1	
LOAN SIMPLE, INC.	ENGLEWOOD, CO 80112	2	2
LOANDEPOT.COM, LLC	FOOTHILL RANCH, CA 92610	2	10
LRS FINANCIAL NETWORK, INC	MIDLAND, TX 79705	1	2
M H LOANS CORPORATION	VANCOUVER, WA 98660	1	1
MASON MCDUFFIE MORTGAGE CORP	SAN RAMON, CA 94583	2	2

# Mortgage Industry Licensees

As of September 18, 2012

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CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS	NUMBER OF LICENSED MLO'S
MEGAMERICA MTG GROUP INC.	SAN ANTONIO, TX 78258	2	2
MEMBER HOME LOAN, L.L.C.	HOUSTON, TX 77065	1	
METRO POINT LENDING LLC	EDMOND, OK 73013	1	1
MGIC MORTGAGE SERVICES, LLC	MILWAUKEE, WI 53202	1	2
MID AMERICA MORTGAGE, INC.	ADDISON, TX 75001	3	3
MID NATION MORTGAGE CORPORATION	SPRINGFIELD, MO 65804	1	1
MIDTOWN MORTGAGE LLC	TULSA, OK 74114	1	3
MIDWEST MORTGAGE CAPITAL, LLC	SAINT LOUIS, MO 63141	1	5
MMW HOLDINGS, LLC	GULF BREEZE, FL 32561	1	1
MORTGAGE ACCESS CORP	MORRIS PLAINS, NJ 07950	4	7
MORTGAGE BROKER NETWORK GROUP, LLC	BROKEN ARROW, OK 74011	1	4
MORTGAGE CLEARING CORPORATION	TULSA, OK 74105	1	2
MORTGAGE INVESTMENT SERVICES CORPORATION	OLATHE, KS 66061	1	1
MORTGAGE INVESTORS CORPORATION	ST PETERSBURG, FL 33707	2	23
MORTGAGE LENDERS OF AMERICA, LLC	OVERLAND PARK, KS 66210	1	21
MORTGAGE LINK, L.L.C.	EDMOND, OK 73013	1	6
MORTGAGE RESEARCH CENTER, LLC	COLUMBIA, MO 65203	10	68
MORTGAGE SOLUTIONS OF COLORADO, LLC	COLORADO SPRINGS, CO 8	1	1

# Mortgage Industry Licensees

As of September 18, 2012

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CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS	NUMBER OF LICENSED MLO'S
MORTGAGES UNLIMITED, INC.	LIBERAL, KS 67901	1	2
MUSA FINANCIAL, LLC	DALLAS, TX 75244	1	1
NATIONAL ASSET MORTGAGE, LLC	COLUMBIA, SC 29210	1	
NATIONAL LOAN INVESTORS, LP	OKLAHOMA CITY, OK 73118	1	1
NATIONS LENDING CORPORATION	INDEPENDENCE, OH 44131	1	11
NATIONSTAR MORTGAGE LLC	LEWISVILLE, TX 75067	6	48
NATIONWIDE ADVANTAGE MORTGAGE COMPANY	DES MOINES, IA 50391	2	9
NATIONWIDE EQUITIES CORPORATION	MAHWAH, NJ 07495	1	3
ASSISTANCE CORPORATION OF AMERICA	JAMAICA PLAIN, MA 02130	4	2
NETWORK FUNDING, L.P.	HOUSTON, TX 77042	5	8
NEW AMERICAN MORTGAGE, LLC	VIRGINIA BEACH, VA 23452	1	1
NEW BEGINNING FINANCIAL SVS CORP	TULSA, OK 74133	1	1
NEW DAY FINANCIAL, LLC	FULTON, MD 20759	4	36
NEW PENN FINANCIAL, LLC	PLYMOUTH MTG, PA 19462	1	1
NEW WESTERN MORTGAGE	DENVER, CO 80219	1	293
NOVA FINANCIAL & INVESTMENT CORP	TUCSON, AZ 85711	3	5
NTFN, INC.	PLANO, TX 75093	3	2
OCMBC, INC	TUSTIN, CA 92780	1	1

# Mortgage Industry Licensees

As of September 18, 2012

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CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS	NUMBER OF LICENSED MLO'S
OCWEN LOAN SERVICING, LLC	WEST PALM BEACH, FL 334	3	4
ON Q FINANCIAL	SCOTTSDALE, AZ 85251	1	1
ONE REVERSE MORTGAGE, LLC	SAN DIEGO, CA 92121	2	32
ONEMAIN FINANCIAL, INC.	BALTIMORE, MD 21202	21	46
OPEN MORTGAGE, LLC	AUSTIN, TX 78737	4	4
PACIFIC UNION FINANCIAL, LLC	SANTA ANA, CA 92705	1	2
PENNYMAC LOAN SERVICES, LLC	MOORPARK, CA 93021	1	4
PERL MORTGAGE, INC.	CHICAGO, IL 60618	2	2
PERSPECTIVE FINANCIAL SERVICES, LLC	JOPLIN, MO 64801	1	1
PHH HOME LOANS, LLC	MOUNT LAUREL, NJ 08054	2	12
PHH MORTGAGE CORPORATION	MOUNT LAUREL, NJ 08054	23	108
PLATINUM HOME MORTGAGE CORPORATION	ROLLING MEADOWS, IL 6001	1	1
PLATINUM MORTGAGE, INC.	MADISON, AL 35758	1	1
PLAZA HOME MORTGAGE INC	SAN DIEGO, CA 92121	3	2
PLEASANT VALLEY HOME MORTGAGE CORP.	MOORESTOWN, NJ 08057	1	1
PLOTT FINANCIAL	EDMOND, OK 73013	1	1
PREMIER HOME MORTGAGE, INC	RAPID CITY, SD 57701	2	3
PRIMARY RESIDENTIAL MORTGAGE, INC	SALT LAKE CITY, UT 84116	4	13

# Mortgage Industry Licensees

As of September 18, 2012

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CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS	NUMBER OF LICENSED MLO'S
PRIMESOURCE MORTGAGE, INC.	ROSWELL, NM 88201	3	28
PRO MORTGAGE ASSOCIATES, INC	BARTLESVILLE, OK 74006	1	1
PRODOVIS MORTGAGE, LLC	ENGLEWOOD, CO 80112	1	1
PROGRESSIVE FINANCIAL SERVICES	OKLAHOMA CITY, OK 73104	1	2
PROSPECT MORTGAGE, LLC	SHERMAN OAKS, CA 91403	2	7
PROVIDENT FUNDING ASSOCIATES, LP	SAN BRUNO, CA 94066	6	8
PULTE MORTGAGE LLC	ENGLEWOOD, CO 80112	1	3
QUANTUM SERVICING CORPORATION	TAMPA, FL 33619	1	2
QUICKEN LOANS INC	DETROIT, MI 48226	5	262
R.H. LENDING, INC.	COLLEYVILLE, TX 76034	1	5
RANLIFE, INC	SALT LAKE CITY, UT 84101	1	5
RAYSTAR MORTGAGE GROUP INC	TULSA, OK 74137	1	2
REAL ESTATE MORTGAGE NETWORK, INC.	EDISON, NJ 08837	2	3
RED ROCK MORTGAGE & LENDING LLC	OKLAHOMA CITY, OK 73112	1	14
REDBUD MORTGAGE GROUP, LLC	EDMOND, OK 73012	1	2
REGENT FINANCIAL GROUP, INC.	OMAHA, NE 68124	2	2
RESIDENTIAL CREDIT SOLUTIONS, INC.	FORT WORTH, TX 76137	1	2
RESOURCE MORTGAGE OF NORMAN, INC.	NORMAN, OK 73072	6	22

# Mortgage Industry Licensees

As of September 18, 2012

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CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS	NUMBER OF LICENSED MLO'S
REVERSE MORTGAGE SOLUTIONS, INC	SPRING, TX 77373	1	3
REVERSE MORTGAGE USA, INC	AUSTIN, TX 78730	5	2
RMAC LENDING LLC	OKLAHOMA CITY, OK 73116	1	1
RMC VANGUARD MORTGAGE CORP	HOUSTON, TX 77008	1	8
ROUNDPOINT MORTGAGE COMPANY	CHARLOTTE, NC 28217	3	14
ROUNDPOINT MORTGAGE SERVICING CORPORATION	CHARLOTTE, NC 28217	1	1
RUSHMORE LOAN MANAGEMENT SERVICES LLC	IRVINE, CA 92618	1	1
SECURITY AMERICA MORTGAGE, INC	HOUSTON, TX 77055	1	9
SECURITY FINANCIAL MORTGAGE, LLC	OKLAHOMA CITY, OK 73112	1	2
SECURITY ONE LENDING	SAN DIEGO, CA 92108	4	20
SECURITYNATIONAL MORTGAGE COMPANY	SALT LAKE CITY, UT 84123	2	1
SELECT PORTFOLIO SERVICING, INC.	SALT LAKE CITY, UT 841154	2	6
SELENE FINANCE LP	HOUSTON, TX 77042	3	3
SEMPER HOME LOANS, INC	PROVIDENCE, RI 02907	1	2
SERVIS ONE, INC.	IRVING, TX 75038	3	3
SETERUS, INC.	RESEARCH TRIANGLE PARK	3	6
SIERRA PACIFIC MORTGAGE COMPANY, INC.	FOLSOM, CA 95630	2	2
SIRVA MORTGAGE, INC	INDEPENDENCE, OH 44131	4	15



# Mortgage Industry Licensees

As of September 18, 2012

Pursuant to the Title 59 and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in mortgage activities in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS	NUMBER OF LICENSED MLO'S
SN SERVICING CORPORATION	EUREKA, CA 95501	2	4
SOUTHERN STAR CAPITAL, L.L.C.	DALLAS, TX 75240	1	2
SOUTHWEST FUNDING, LP	DALLAS, TX 75243	4	4
SOUTHWEST STAGE FUNDING LLC	MESA, AZ 85207	1	2
SPECIALIZED LOAN SERVICING LLC	HIGHLANDS RANCH, CO 801	1	11
SPRINGLEAF FINANCIAL SERVICES, INC.	EVANSVILLE, IN 47708	15	28
SPURR MORTGAGE CORPORATION	EDMOND, OK 73034	1	5
STATE FARM BANK, F.S.B.	BLOOMINGTON, IL 61710	1	52
STATEBRIDGE COMPANY, LLC	DENVER, CO 80237	1	1
STEARNS LENDING, INC.	SANTA ANA, CA 92707	2	1
STONEGATE MORTGAGE CORP	INDIANAPOLIS, IN 46240	2	1
SUN WEST MORTGAGE COMPANY, INC.	CERRITOS, CA 90703	1	4
SUTHERLAND MORTGAGE SERVICES, INC.	HOUSTON, TX 77042	2	3
SWBC MORTGAGE CORPORATION	SAN ANTONIO, TX 78216	3	5
SWINFORD CAPITAL CORPORATION	LENEXA, KS 66220	1	1
TCS ESERVE AMERICA, INC.	MILFORD, OH 45150	1	3
THE LENDING PARTNERS, LLC	PLANO, TX 75094	7	4
THE MONEY HOUSE, INC.	SAN JUAN, PR 009363573	1	1

# Mortgage Industry Licensees

As of September 18, 2012

Pursuant to the Title 59 and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in mortgage activities in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS	NUMBER OF LICENSED MLO'S
THE REATA FOUNDATION, INC.	HOT SPRINGS, AR 71913	1	1
TODAY LENDING LLC	TULSA, OK 74103	1	3
TOP FLITE FINANCIAL, INC.	WILLIAMSTON, MI 48895	2	3
TOWN SQUARE MORTGAGE & INVESTMENTS, INC.	PLANO, TX 75093	1	3
TRIAD FINANCIAL SERVICES, INC.	JACKSONVILLE, FL 32224	1	2
TRUE TRUST MORTGAGE	BROKEN ARROW, OK 74012	1	1
TRUHOME SOLUTIONS, LLC	LENEXA, KS 66219	1	3
UNITED FIDELITY FUNDING CORP.	KANSAS CITY, MO 64150	2	10
UNITED SECURITY FINANCIAL CORP	MURRAY, UT 84107	1	1
UNITED SHORE FINANCIAL SERVICES, LLC	BIRMINGHAM, MI 48009	4	6
UNITED-BILT HOMES, LLC	SPRINGDALE, AR 72764	8	8
URBAN FINANCIAL GROUP, INC.	TULSA, OK 74137	2	8
US MORTGAGE CORPORATION	MELVILLE, NY 11747	1	2
VALUE FINANCIAL MORTGAGE SERVICES, INC.	MIAMI, FL 33168	1	1
VANDERBILT MORTGAGE & FINANCE, INC	MARYVILLE, TN 37804	2	14
VANTIUM CAPITAL, INC.	IRVING, TX 75063	1	
VERICREST FINANCIAL, INC.	IRVING, TX	3	6
VLN, INC.	EDMOND, OK	1	2

## Mortgage Industry Licensees

As of September 18, 2012

Pursuant to the Title 59 and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in mortgage activities in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS	NUMBER OF LICENSED MLO'S
W.J. BRADLEY MORTGAGE CAPITAL, LLC	CENTENNIAL, CO	2	4
WCS LENDING LLC	BOCA RATON, FL	1	2
WEST COAST SERVICING, INC	HUNTINGTON BEACH, CA	1	
WESTSTAR MORTGAGE CORPORATION	ALBUQUERQUE, NM	4	8
WESTSTAR MORTGAGE, INC.	WOODBIDGE, VA	2	5
WHEELER RENTALS AND MOBILE HOME SALES, L.L.C.	OKLAHOMA CITY, OK	1	1
WILLOW BEND MORTGAGE	PLANO, TX	1	1
WINGSPAN PORTFOLIO ADVISORS, LLC	CARROLLTON, TX	1	1
WIPRO GALLAGHER SOLUTIONS, INC.	PALMETTO BAY, FL	1	
WR STARKEY MORTGAGE, LLP	PLANO, TX	5	6
ZENTA MORTGAGE SERVICES, LLC	CHARLOTTE, NC	3	4
ZFG MORTGAGE, LLC	TULSA, OK	1	2
<b>TOTAL LICENSES</b>		<b>648</b>	<b>2473</b>

# Deferred Deposit Lender Licensees

As of September 18, 2012

Pursuant to the Title 59 and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in deferred deposit lending activity in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
ACAC, INC.	CLEVELAND, TN	23
ACE CASH EXPRESS, INC.	IRVING, TX	36
ADVANCE AMERICA, CASH ADVANCE CENTERS OF OK, INC	SPARTANBURG, SC	74
ADVANCE OKLAHOMA	HUGO, OK	4
ALL AMERICAN LOANS AND PAYDAY ADVANCE, LLC	POCOLA, OK	1
ALL AMERICAN LOANS AND PAYDAY ADVANCE, LLC	ARKOMA, OK	1
AMERICASH LOANS OF OKLAHOMA LLC	DES PLAINES, IL	3
BCV HOLDINGS, LP	BROKEN ARROW, OK	9
BILL'S PAWN SHOP	PURCELL, OK	1
BN'T LOAN LLC	SPRINGFIELD, MO	2
CAVEMAN CASH ADVANCE	DAVIS, OK	1
CCO OKLAHOMA, INC	PROVO, UT	1
CHECK ADVANCE, INC.	KINGFISHER, OK	3
CHECK INTO CASH OF OKLAHOMA, LLC	CLEVELAND, TN	40
CNU OF OKLAHOMA, LLC	FORT WORTH, TX	17
DK2, LLC	LOCUST GROVE, OK	1
EZ PAWN OK INC.	AUSTIN, TX	8

# Deferred Deposit Lender Licensees

As of September 18, 2012

Pursuant to the Title 59 and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in deferred deposit lending activity in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
FAST CASH LLC	POCOLA, OK	2
FEDERAL CASH ADVANCE OF OKLAHOMA, LLC	NORMAN, OK	5
FIRST PAYCHECK ADVANCE	HOBART, OK	2
FSOK INVESTMENTS, LLC	WICHITA, KS	2
GET XTRACASH NOW, LLC	LENEXA, KS	1
GLOBAL LOANS LLC	SALLISAW, OK	1
GLOBAL LOANS, LLC	STILWELL, OK	1
GREAT PLAINS SPECIALTY FINANCE, INC.	CINCINNATI, OH	53
H & R FINANCIAL SERVICE LLC	OKLAHOMA CITY, OK	1
HOMETOWN CASH, INC.	JENKS, OK	1
HUGHES FINANCE, LLC	HOLDENVILLE, OK	1
J & A RENTALS, INC.	DERBY, KS	1
JAYCO AYDAY LOANS, LLC	TAHLEQUAH, OK	1
LEND CONNECT LLC	SALT LAKE CITY, UT	1
LOAN MART OF OKLAHOMA, INC.	BERWYN, PA	7
LOWE'S CASH ADVANCE, LLC	MCALESTER, OK	1
MERRILL PAYDAY LOANS, LLC	SALLISAW, OK	1

# Deferred Deposit Lender Licensees

As of September 18, 2012

Pursuant to the Title 59 and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in deferred deposit lending activity in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
MID AMERICA GOLD AND SILVER PAWN, INC.	MUSKOGEE, OK	1
MONEY DEPOT OF OKLAHOMA CITY, INC.	FAYETTEVILLE, AR	1
MONEY DEPOT OF TULSA, INC.	FAYETTEVILLE, AR	3
MONEY DOCTOR PAY DAY LOANS	TALIHINA, OK	1
OKLAHOMA CASH ADVANCE INC	NORMAN, OK	3
PDO FINANCIAL, LLC	FORT WORTH, TX	1
QC FINANCIAL SERVICES INC	OVERLAND PARK, KS	18
SCIL, INC.	WICHITA, KS	1
TALLEY CAPITAL, LLC	HURST, TX	10
TDA FINANCIAL	WILBURTON, OK	1
WAGONER PAYDAY LOANS, LLC	WAGONER, OK	1
<b>TOTAL DEFERRED DEPOSIT LENDER LICENSES</b>		<b>348</b>

# Health Spa Licensees

As of September 18, 2012

Pursuant to the Title 59 and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in health spa activity in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
10GYM-1, LLC	BROKEN ARROW, OK	13
405 STRENGTH & CONDITIONING, LLC	OKLAHOMA CITY, OK	1
918 CROSSFIT LLC	TULSA, OK	1
AHS HILLCREST MEDICAL CENTER, LLC	TULSA, OK	1
ANYTIME FITNESS BETHANY	BETHANY, OK	1
ANYTIME FITNESS, HUGO	HUGO, OK	1
AT THE BEACH, INC.	OKLAHOMA CITY, OK	4
ATKINSON FITNESS	BROKEN ARROW, OK	1
AZHAR THERAPY & FITNESS, INC.	OKLAHOMA CITY, OK	1
BACK TO WELLNESS, LLC	NORMAN, OK	1
BB VENTURES LLC	TULSA, OK	1
B-BUNCH, INC.	BROKEN ARROW, OK	1
BIFF'S AROUND THE CLOCK FITNESS CTR	YUKON, OK	1
BODY GENESIS, LLC	MIDWEST CITY, OK	1
BODY MASTERS, LLC	TULSA, OK	1
BODY ROCK LLC	OKLAHOMA CITY, OK	1
BOYER'S FITNESS	NORMAN, OK	1

# Health Spa Licensees

As of September 18, 2012

Pursuant to the Title 59 and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in health spa activity in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
BROKEN ARROW GOLF DEVELOPMENT, AN LP	FAYETTEVILLE, AR	1
C & D FITNESS CORP.	TUTTLE, OK	1
CAMBRIA RANCH LLC	HENRYETTA, OK	1
CHAMBERLAIN FITNESS, LLC	YUKON, OK	1
CHAMPION, LLC	MUSKOGEE, OK	1
CHANCE PHYSICAL THERAPY & FITNESS, PC	IDABEL, OK	1
CRISTELLI FITNESS INC	ADA, OK	1
CROSBY INVESTMENTS, L.L.C.	STILLWATER, OK	1
CROSSFIT BA	BROKEN ARROW, OK	1
CROSSFIT EXILE	OKLAHOMA CITY, OK	1
CROSSFIT HAVOC	LAWTON, OK	1
CROSSFIT JENKS	JENKS, OK	1
CROSSFIT OWASSO, LLC	OWASSO, OK	1
CROSSFIT STILLWATER	STILLWATER, OK	1
DO IT RITE FITNESS, INC.	OKLAHOMA CITY, OK	1
DOWNTOWN FITNESS OF NORMAN, L.L.C.	NORMAN, OK	1
DRYER CHIROPRACTIC, PC	POTEAU, OK	1



# Health Spa Licensees

As of September 18, 2012

Pursuant to the Title 59 and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in health spa activity in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
EDMOND CF, LLC	EDMOND, OK	1
EPIC FITNESS	EDMOND, OK	4
FALLS MOUNTAIN FITNESS, LLC	WEST MONROE, LA	1
FAST FITNESS TRAINING SUPER STUDIOS, LLC	TULSA, OK	1
FINER PHYSIQUES, INC.	ENID, OK	1
FIRST METAMORPHOSIS LLC	NORMAN, OK	1
FIT FOR HER OF OWASSO	OWASSO, OK	1
FIT FOR HER PC, LLC	TULSA, OK	1
FIT FOR LIFE	LAWTON, OK	1
FIT ONE, INC.	OKLAHOMA CITY, OK	1
FITCLUB OK, LLC	CHANHASSEN, MN	2
FITNESS 19	OKLAHOMA CITY, OK	4
FITNESS 41, LLC	SHAWNEE, OK	1
FITNESS TIME FOR LADIES, INC.	CLAREMORE, OK	1
FITNESS TIME, INC.	SKIATOOK, OK	1
FLEXIBLE FITNESS, LLC	OKLAHOMA CITY, OK	1
FLEXWORX L.L.C.	LINDSAY, OK	4

# Health Spa Licensees

As of September 18, 2012

Pursuant to the Title 59 and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in health spa activity in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
FOOTPRINT FITNESS LLC	PONCA CITY, OK	1
FOUR STAR FITNESS, INC	OKLAHOMA CITY, OK	1
FSSN, LLC	BROKEN ARROW, OK	1
G LINE, LLC	OWASSO, OK	1
GOLD'S OKLAHOMA LLC	IRVING, TX	7
GYM	STILLWATER, OK	1
HEALTH ZONE, LLC	OKLAHOMA CITY, OK	1
HIGH PLAINS FITNESS, LLC	AMARILLO, TX	1
HONG KONG HEALTH SPA	MIDWEST CITY, OK	1
HOWARD HEALTH & WELLNESS, LLC	TULSA, OK	1
IMAGE ATHLETIC LLC	OKLAHOMA CITY, OK	1
IRONWORKS FITNESS	ENID, OK	1
JAYCO, LLC	NORMAN, OK	1
KIRK AUSTIN SUITER	WARR ACRES, OK	1
KRA, LLC	OKLAHOMA CITY, OK	1
KRUTKA FITNESS, LLC	TULSA, OK	1
LADIES FITNESS, INC.	SAND SPRINGS, OK	2

# Health Spa Licensees

As of September 18, 2012

Pursuant to the Title 59 and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in health spa activity in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
LAKE COUNTRY FITNESS, L.L.C.	EUFAULA, OK	1
LIFE GYM LLC	PIEDMONT, OK	1
LONE STAR HOLDINGS, INC.	LAWTON, OK	1
LTF CLUB OPERATIONS COMPANY, INC.	CHANHASSEN, MN	1
MADMOISELLE FITNESS	OKLAHOMA CITY, OK	1
MCGUIRE FAMILY FITNESS, LLC	OKLAHOMA CITY, OK	1
MIAMI CKS, LLC	MIAMI, OK	2
MILLENNIUM FITNESS, L.L.C.	YUKON, OK	1
MISS FIT	EUFAULA, OK	1
MOORE GOLF DEVELOPMENT, AN LP	FAYETTEVILLE, AR	1
MUSCLES IN MOTION LTD CO	ARDMORE, OK	1
NICHOLAS L. VOLZ II	COWETA, OK	1
NOTHING BUT CLASS	EDMOND, OK	1
NSHAPE & HEALTHY PERSONAL TRAINING LLC	BETHANY, OK	1
OAC EXPRESS FITNESS LLC	OKLAHOMA CITY, OK	1
OBVIOUS GROUP, LLC	OKLAHOMA CITY, OK	1
OKC BOATHOUSE FOUNDATION	OKLAHOMA CITY, OK	1

# Health Spa Licensees

As of September 18, 2012

Pursuant to the Title 59 and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in health spa activity in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
OKLAHOMA FITNESS CENTERS, LLC	OKLAHOMA CITY, OK	1
OLIVER & OLIVER, INC.	OKLAHOMA CITY, OK	1
ONTRACK FITNESS LLC	OKLAHOMA CITY, OK	2
OWASSO FITNESS ZONE INC	OWASSO, OK	1
OWASSO GOLF DEVELOPMENT, AN LP	FAYETTEVILLE, AR	1
PEAK FITNESS MGT LC	WOODWARD, OK	1
PERKS CLUB, LLC	ADA, OK	1
PERSONAL TRAINING SYSTEMS, INC.	OKLAHOMA CITY, OK	1
PLATINUM FITNESS & REHABILITATION CENTER, LLC	TULSA, OK	1
PRIME-TIME HEALTH & FITNESS, LLC	MIDWEST CITY, OK	1
RAY FITNESS INCORPORATED	EDMOND, OK	1
RECLAIM FITNESS STUDIO LLC	VINITA, OK	1
REEVES FITNESS LLC	TULSA, OK	1
RELATED HEALTH SERVICES, INC.	TULSA, OK	1
RESULTS FITNESS AND NUTRITION CENTER LLC	EDMOND, OK	1
ROBERT BRODY	OKLAHOMA CITY, OK	1
ROYAL OAK MASSAGE, L.L.C.	EDMOND, OK	1

# Health Spa Licensees

As of September 18, 2012

Pursuant to the Title 59 and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in health spa activity in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
S & S ROCK FITNESS	PURCELL, OK	2
S.P. HUMPHREY, INC.	YUKON, OK	1
SCHWEIGHARDT ENTERPRISES, LLC	TECUMSEH, OK	1
SELECT FITNESS, LLC	JENKS, OK	1
SHAPE - UP, INC.	CASHION, OK	1
SHAPE FITNESS LLC	MIDWEST CITY, OK	4
SHARP ENTERPRISES LLC	OKLAHOMA CITY, OK	3
SKY OF JENKS LLC	WICHITA, KS	2
SOONER ATHLETIC LLC	OKLAHOMA CITY, OK	1
SOUTHERN ATHLETIC	OKLAHOMA CITY, OK	1
STRICKLAND VENTURES, LLC	WAGONER, OK	1
SWEET SPOT LLC	CHOCTAW, OK	1
T&J FITNESS BROKEN ARROW, LLC	TULSA, OK	1
TACTICAL TRAINING & FITNESS LLC	OKLAHOMA CITY, OK	1
TAKIN' CARE OF FITNESS	ADA, OK	1
TBS CORPORATE FITNESS SPA, LLC	DURANT, OK	1
TENA WORKOUT INC	OKLAHOMA CITY, OK	1

# Health Spa Licensees

As of September 18, 2012

Pursuant to the Title 59 and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in health spa activity in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
TEXOMAFIT GROUP LLC	SHERMAN, TX	1
THE ART OF MASSAGE THERAPY	LAWTON, OK	1
THE BODY SHOP FAMILY FITNESS CTR, LLC	NEWCASTLE, OK	1
THE FIT STOP, INC.	GUYMON, OK	1
THE FIT STYLE, INC	EDMOND, OK	1
THE FITNESS CENTER	BLACKWELL, OK	1
THE HEALTH CLUB	NORMAN, OK	1
THE LINKS AT MUSTANG CREEK GOLF & COUNTRY CLUB	FAYETTEVILLE, AR	1
THE LINKS AT NORMAN, A LIMITED PARTNERSHIP	FAYETTEVILLE, AR	1
THE LINKS AT OKC GOLF & ATHLETIC CLUB, LLC	FAYETTEVILLE, AR	1
THE LINKS AT STILLWATER GOLF & COUNTRY CLUB	FAYETTEVILLE, AR	1
THE LINKS ON MEMORIAL GOLF & ATHLETIC CLUB	FAYETTEVILLE, AR	1
THE PRIDE FITNESS CENTER LLC	BLANCHARD, OK	1
THE RACK GYM, LLC	PONCA CITY, OK	1
THE WEIGHT ROOM, INC.	OKLAHOMA CITY, OK	1
THORNHILL BROTHERS FITNESS, LLC	MULHALL, OK	1
TOWER FITNESS, LLC	TULSA, OK	1

# Health Spa Licensees

As of September 18, 2012

Pursuant to the Title 59 and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in health spa activity in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
TRADEMARK HEALTH CLUB CONCEPTS	TULSA, OK	2
TRAINED BY SHANE	MUSTANG, OK	1
TREY MILLIGAN M.D. PLLC	EDMOND, OK	1
VICTORY FITNESS LLC	EDMOND, OK	1
VIRGINIA FITNESS & TANNING CENTER	NOWATA, OK	1
WALTERS ATHLETIC CLUB	WALTERS, OK	1
WANT ENTERPRISES, LLC	CHICKASHA, OK	1
WATCH ME!, INC.	EDMOND, OK	2
WILD WEST TAN, TONE & MORE, L.L.C.	MAUD, OK	1
WORKOUTS FOR WOMEN	ATOKA, OK	1
<b>TOTAL HEALTH SPA LICENSES</b>		<b>189</b>

# Precious Metal & Gem Licensees

As of September 18, 2012

Pursuant to the Title 59 and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in precious metal & gem activity in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS	NUMBER OF LICENSED EMPLOYEES
A+ JEWELERS	MIDWEST CITY, OK	1	
ABBY'S CASH FOR GOLD, LLC	TULSA, OK	1	7
ADVANCE AMERICA, CASH ADVANCE CENTERS OF OK, INC	SPARTANBURG, SC	1	2
A-JEWELER	ARDMORE, OK	1	1
ALAN D. ROBBINS	CHICKASHA, OK	1	
AMERICAN COIN AND JEWELRY	DEL CITY, OK	1	
ANGELICA'S CHECK CASHING, INC.	TULSA, OK	2	
APMEX	OKLAHOMA CITY, OK	1	2
BARTLESVILLE CASH FOR GOLD N MORE, INC.	BARTLESVILLE, OK	1	
BC NATURAL STONE	DALLAS, TX	3	
BCV HOLDINGS, LP	BROKEN ARROW, OK	6	10
BOLES MANAGEMENT, INC.	BARTLESVILLE, OK	1	1
BRADLEY KENT JACKSON	STILLWATER, OK	1	2
BROKEN ARROW GOLD BUYERS LLC	BROKEN ARROW, OK	1	2
BRT, INC.	PONCA CITY, OK	1	
BUFFALO FINE JEWELRY, INC	TULSA, OK	1	2
BUTTERFLY'S JEWELRY	OWASSO, OK	1	



# Precious Metal & Gem Licensees

As of September 18, 2012

Pursuant to the Title 59 and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in precious metal & gem activity in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS	NUMBER OF LICENSED EMPLOYEES
C & H GOLD BUYERS, LLC	OKLAHOMA CITY, OK	1	
CACHE RD GOLD & SILVER EXCHANGE	LAWTON, OK	1	1
CANOPY HOLDINGS, LLC	LAWRENCEVILLE, GA	2	8
CARL MICHAEL ROBERTS	ADA, OK	1	1
CASH FOR GOLD & COINS	SHAWNEE, OK	1	
CASH FOR GOLD & COINS II LLC	MIDWEST CITY, OK	1	
CLIFFORD R. COOPER	LAHOMA, OK	1	
COMPRADORES DE ORO	OKLAHOMA CITY, OK	1	
CROWN FINE JEWELERS, INC.	NORMAN, OK	1	
CROWN JEWELRY, INC	ALTUS, OK	1	
CURTIS EDIGER	ENID, OK	1	4
CURTIS JEWELRY, INC.	DURANT, OK	1	2
D.L. MITCHELL & COMPANY, LLC	OKLAHOMA CITY, OK	1	
DAKOTA FINANCIAL LLC	OKLAHOMA CITY, OK	1	1
DIAMOND DEE-LITE, INC.	MOORE, OK	1	1
DIAMOND SILVER & GOLD LLC	BROKEN ARROW, OK	1	
DISCOUNT DOLLAR MART, LLC	OKLAHOMA CITY, OK	1	

# Precious Metal & Gem Licensees

As of September 18, 2012

Pursuant to the Title 59 and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in precious metal & gem activity in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS	NUMBER OF LICENSED EMPLOYEES
DON'S COIN & JEWELRY CENTER	TULSA, OK	1	
ELIZABETH SIMONE VAUGHAN	ADA, OK	1	
ESTATE GOLD AND SILVER, LLC	DALLAS, TX	5	17
EXTRA CASH N GOLD LLC	OKLAHOMA CITY, OK	1	7
EYAD SHURBAJI	SULPHUR, OK	1	
FEDERAL CASH ADVANCE OF OKLAHOMA, LLC	DALLAS, TX	5	12
FERGUSON'S JEWELRY	NEWCASTLE, OK	1	1
GEORGE DYSINGER	TULSA, OK	2	4
GOLD AND SILVER EXCHANGE	ATOKA, OK	1	
GOLD COAST REFINING LLC	BOCA RATON, FL	7	5
GOLD PARTIES AT HOME LLC	NORMAN, OK	1	
GOLDEN TOUCH JEWELRY LLC	TULSA, OK	1	
GRAHAM JEWELRY	COMANCHE, OK	1	1
GREAT AMERICAN GOLD & SILVER REFINERY	RICHMOND, IN	10	
GREAT ESTATE ROAD SHOW, LLC.	SCHAUMBURG, IL	13	37
H. CUNNINGHAM FINE JEWELERS, INC.	TULSA, OK	1	
HIGH TECH GOLD INCORPORATED	CHICAGO, IL	1	

# Precious Metal & Gem Licensees

As of September 18, 2012

Pursuant to the Title 59 and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in precious metal & gem activity in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS	NUMBER OF LICENSED EMPLOYEES
HILLARY ANNE KOLLER	TULSA, OK	1	1
J. DAVID JEWELRY	BROKEN ARROW, OK	2	1
JAMES WELCH	HOLDENVILLE, OK	1	
JAR LLC dba THE JEWELRY BUYING COMPANY	TULSA, OK	1	7
JAY'S JEWELRY, INC.	CHICKASHA, OK	1	
JBW JEWELERS, INC.	ARDMORE, OK	1	
JENNIFER LYNN'S TIMELESS JEWELRY	TULSA, OK	1	
JEWELRY CONNECTION	SAPULPA, OK	1	
JOHN E KOLLER JEWELRY DESIGNS LLC	OWASSO, OK	1	
JONES CUSTOM JEWELRY	DAVIS, OK	1	
KELLEY JEWELERS, INC	WEATHERFORD, OK	1	3
KERRY PACE	PRYOR, OK	1	
LAWTON GOLD & SILVER EXCHANGE, LLC	LAWTON, OK	1	1
LIBERTY COIN AND GOLD LLC	NORMAN, OK	1	
LOAN MART OF OKLAHOMA, INC.	BERWYN, PA	6	11
LOS MEJOR COMPRADORES DE ORO	TULSA, OK	2	1
LYNCH COINS ETC.	ARDMORE, OK	1	

# Precious Metal & Gem Licensees

As of September 18, 2012

Pursuant to the Title 59 and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in precious metal & gem activity in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS	NUMBER OF LICENSED EMPLOYEES
MDM DESIGNS, LLC	BARTLESVILLE, OK	1	
MEAD JEWELERS, INC	WOODWARD, OK	1	
MICHAEL BAY ESTATE BUYER	OKLAHOMA CITY, OK	1	
MID-STATES COINS	TULSA, OK	1	1
MITCHENER FARRAND FINE JEWELRY, INC.	OKLAHOMA CITY, OK	1	
MUTZIG JEWELERS, INC.	TAHLEQUAH, OK	1	
NIRVANA, INC.	TULSA, OK	1	
NORMAN GOLD & DIAMONDS LLC	NORMAN, OK	2	
OHIO GOLD RUSH INVESTORS LLC	OWASSO, OK	2	
OKC GOLD BUYERS.COM LLC	OKLAHOMA CITY, OK	2	1
OKLAHOMA CASH FOR GOLD	CLAREMORE, OK	1	1
OKLAHOMA GOLD BUYERS, LLC	OKLAHOMA CITY, OK	2	7
OKLAHOMA GOLDMINE LLC	OKLAHOMA CITY, OK	3	5
OLIVER D GREEN	PAULS VALLEY, OK	1	
OMNI GOLD & SILVER	BARTLESVILLE, OK	1	
O'NEAL'S JEWELERS "THE DIAMOND STORE"	PAULS VALLEY, OK	1	
PACE BUTLER CORPORATION	OKLAHOMA CITY, OK	1	

# Precious Metal & Gem Licensees

As of September 18, 2012

Pursuant to the Title 59 and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in precious metal & gem activity in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS	NUMBER OF LICENSED EMPLOYEES
PAYNE JEWELRY, INC	DUNCAN, OK	1	2
R&C WORTHEN, INC.	OKLAHOMA CITY, OK	1	
RANDY SMITH	CLAREMORE, OK	1	
RAY DODD SPORTS CARDS	DAVIS, OK	1	
REEDS JEWELERS OF NC, INC.	WILMINGTON, NC	1	
ROXANA SELLARS-WILSON	TULSA, OK	1	
S & N ENTERPRISES LTD. INC.	BLANCHARD, OK	1	
SAM'S PRECIOUS METALS	DEWEY, OK	1	
SAMUEL'S JEWELRY LLC	SAND SPRINGS, OK	1	
SASAN JEWELRY LLC	SAPULPA, OK	1	
SCHLEIN JEWELERS	DUNCAN, OK	1	1
SOUTHWEST BULLION & COIN INC	HOUSTON, TX	1	
SOUTHWEST COIN & STAMP, INC.	OKLAHOMA CITY, OK	1	2
T H R & ASSOCIATES, INC.	SPRINGFIELD, IL	5	8
THE DIAMOND GROUP, LLC	EDMOND, OK	1	
THE GOLD BUYER LLC	DEL CITY, OK	1	
THE TREASURE CHEST	SPIRO, OK	1	1

# Precious Metal & Gem Licensees

As of September 18, 2012

Pursuant to the Title 59 and The Oklahoma Administrative Code: Title 160, and the rules promulgated by both, the following companies have been issued a license to engage in precious metal & gem activity in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS	NUMBER OF LICENSED EMPLOYEES
TIPTON'S FINE JEWELRY, INC.	LAWTON, OK	1	2
TOL'S JEWELERS	ARDMORE, OK	1	
TRINITY PRODUCTS, INC	OKLAHOMA CITY, OK	1	
TRUE GRIT, INC.	ARCADIA, OK	1	2
TULSA GOLD & GEMS	TULSA, OK	6	
TULSA GOLD AND SILVER INC	TULSA, OK	1	9
U.S. GOLD REFINING, LLC	INDIANAPOLIS, IN	14	8
VALERIE NAIFEH FINE JEWELRY LLC	OKLAHOMA CITY, OK	1	1
WATCHES ETC, INC.	OKLAHOMA CITY, OK	1	1
WHITES JEWELRY	SALLISAW, OK	1	
WILLIAM N. FURNER	SALLISAW, OK	1	1
<b>TOTAL PRECIOUS METALS &amp; GEM LICENSES</b>		<b>193</b>	<b>209</b>

# Notification Licensees

As of September 18, 2012

Pursuant to the Title 14A and the rules promulgated by it, the following companies have been issued a license to engage in notifications in Oklahoma.

CORPORATE NAME	LOCATION	NUMBER OF LICENSED LOCATIONS
"U" MATTER MOTORS INC.	ENID, OK	1
108 AUTO & TRUCK SALVAGE INC.	STILLWATER, OK	1
10GYM - 1, LLC	BROKEN ARROW, OK	1
10GYM - 2, LLC	BROKEN ARROW, OK	1
10GYM - 3, LLC	BROKEN ARROW, OK	1
10GYM - 4, LLC	BROKEN ARROW, OK	1
10GYM - 5, LLC	BROKEN ARROW, OK	1
10GYM - 6, LLC	BROKEN ARROW, OK	1
10GYM - 7, LLC	BROKEN ARROW, OK	1
21ST CENTURY AUTOMOTIVE	OKLAHOMA CITY, OK	1
21ST MORTGAGE CORPORATION	KNOXVILLE, TN	1
23RD STREET MOTORS	MIDWEST CITY, OK	1
39TH EXPRESSWAY AUTO SALES	OKLAHOMA CITY, OK	1
3-N-1 AUTO GROUP INC	OKLAHOMA CITY, OK	1
4 CORNERS TRADIN POST	CARNEY, OK	1
677 AUTO SALES LLC	OKLAHOMA CITY, OK	1
A & G AUTO, INC.	OKLAHOMA CITY, OK	1
A BETTER USED TRUX	OKLAHOMA CITY, OK	1

A PLUS MOTORS NORTH, INC.	WARR ACRES, OK	1
A PLUS MOTORS, INC	OKLAHOMA CITY, OK	1
A TO Z FLOORING AMERICA	ENID, OK	1
A+ AUTO FINANCE, INC.	POCOLA, OK	1
A-AFFORDABLE PRE-OWNED CARS	OILTON, OK	1
AAMCOMP INC	OKLAHOMA CITY, OK	2
AARON'S	FAYETTEVILLE, AR	1
AARON'S	GROVE, OK	6
AARON'S SALES AND LEASE	SAN ANTONIO, TX	2
AARON'S SALES AND LEASE OWNERSHIP C1515	KENNESAW, GA	1
AARON'S SALES AND LEASE OWNERSHIP C1562	KENNESAW, GA	1
AARON'S SALES AND LEASE OWNERSHIP C1573	KENNESAW, GA	1
AARON'S SALES AND LEASE OWNERSHIP C1574	KENNESAW, GA	1
AARON'S, INC.	KENNESAW, GA	33
ACCESS CAR SALES	ADA, OK	1
AC-DC ELECTRIC, INC.	PADEN, OK	1
ACE HOME IMPROVEMENT CO.	BRISTOW, OK	1
ACTION PRINTING OF NORMAN, INC.	NORMAN, OK	1
ADA DIRECT MOTORS	ADA, OK	1
ADA NISSAN, INC.	ADA, OK	1
ADKINS AUTOMOTIVE A/S	WESTVILLE, OK	1
ADT LLC	BOCA RATON, FL	2
ADT SECURITY SERVICES, INC.	BOCA RATON, FL	2
ADVANCE AUTO SALES INC.	OKLAHOMA CITY, OK	1



ADVANCED WATER SOLUTIONS	ENID, OK	1
AFFORDABLE BAIL BONDS, INC.	TULSA, OK	1
AFFORDABLE STORAGE	MILAN, TN	1
AFS ACCEPTANCE LLC	FT LAUDERDALE, FL	1
AGCO FINANCE, LLC	JOHNSTON, IA	1
AGEE EQUIPMENT CO	PAULS VALLEY, OK	1
AGRICREDIT ACCEPTANCE, LLC.	JOHNSTON, IA	1
AIR CONTROL, INC.	STILLWATER, OK	1
AIRCO SERVICE INC	TULSA, OK	1
AJAX KAWASAKI LLC	OKLAHOMA CITY, OK	1
AJ'S CARS & TRUCKS	MARIETTA, OK	1
AKINS NATURAL FOODS	TULSA, OK	1
AKINS SUPPLY	POTEAU, OK	1
ALBERT'S AUTO & TRUCK REPAIR, INC.	WEATHERFORD, OK	1
ALL AMERICAN FITNESS	BROKEN ARROW, OK	6
ALL PRO SIDING & WINDOWS, LLC	OKLAHOMA CITY, OK	1
ALL STAR VEHICLE SALES LLC	TISHOMINGO, OK	1
ALLEN FURNITURE	MUSKOGEE, OK	1
ALLY FINANCIAL	DETROIT, MI	1
AL'S AUTO SALVAGE AND SALES, LLC	OKLAHOMA CITY, OK	1
ALTUS READY MIX	PONCA CITY, OK	1
ALVA CONCRETE	PONCA CITY, OK	1
AMERICAN AUTO LENDERS, INC.	EDMOND, OK	1
AMERICAN COLLECTION SERVICES, INC.	OKLAHOMA CITY, OK	1

AMERICAN CREDIT ACCEPTANCE, LLC	SPARTANBURG, SC	1
AMERICAN EAGLE BUILDERS SUPPLY, INC.	OKLAHOMA CITY, OK	1
AMERICAN FINANCIAL SPECIALISTS	TULSA, OK	1
AMERICAN HONDA FINANCE CORPORATION	TORRANCE, CA	2
AMERICAN OVERHEAD DOOR, INC.	TULSA, OK	1
AMERICAN QUALITY EXTERIORS INC	BETHANY, OK	1
AMERICAN TOP TEAM OKC	OKLAHOMA CITY, OK	1
AMERICAN WATER CONDITIONING INC	ELK CITY, OK	1
AMIGO AUTO SALES LLC	TULSA, OK	1
AM-PM CLINIC	SHAWNEE, OK	1
A-N-B USED CARS	ANADARKO, OK	1
ANDERSON FUNERAL HOME	PONCA CITY, OK	1
ANDERSON-BURRIS FUNERAL HOME	ENID, OK	1
ANIMAL CARE CENTRAL, INC.	SAPULPA, OK	1
ANTHONY'S TV & APPLIANCE, INC.	MIDWEST CITY, OK	1
ANTLERS MOTOR SPORTS	ANTLERS, OK	1
ANYTIME FITNESS	EDMOND, OK	2
ANYTIME FITNESS	MULHALL, OK	1
ANYTIME FITNESS	NORMAN, OK	1
ANYTIME FITNESS	SAND SPRINGS, OK	1
ANYTIME FITNESS	SAPULPA, OK	1
ANYTIME FITNESS BETHANY	OKLAHOMA CITY, OK	1
ANYTIME FITNESS, HUGO	HUGO, OK	1
APACHE FARMERS CO-OP	APACHE, OK	1

APPLE HOUSING	OKLAHOMA CITY, OK	1
APPROVED AUTO SALES LLC	TULSA, OK	1
AQUA FINANCE INC	WAUSAU, WI	1
ARBUCKLE SPORTS CENTER, INC.	DAVIS, OK	1
ARC DEALERSHIP, LLC	DENVER, CO	1
ARDMORE CAR AUCTION	ARDMORE, OK	1
ARDMORE TRAILER SALES, PARTS & SERVICE	ARDMORE, OK	1
ARDMORE YAMAHA INC.	ARDMORE, OK	1
ARIANA DENTAL CARE	EFFINGHAM, IL	1
ARKOMA AUTO SALES	ARKOMA, OK	1
ARMSTRONG HEARING AID CENTER, INC	TULSA, OK	1
ASSURANT PAYMENT SERVICES, INC.	MIAMI, FL	1
ASSURANT PAYMENT SERVICES, INC.	RAPID CITY, SD	1
AT THE BEACH, INC.	ENGLEWOOD, CO	23
ATKINSON FITNESS	BROKEN ARROW, OK	1
ATLANTIC FINANCIAL, INC	BELTSVILLE, MD	1
ATLAS AUTO	EDMOND, OK	1
ATWOOD DISTRIBUTING, LP #48	ENID, OK	1
ATWOODS DISTRIBUTING LP	ENID, OK	25
AUDIO SOUND SYSTEM	LAWTON, OK	1
AUTO ADVANTAGE FINANCE	OKLAHOMA CITY, OK	2
AUTO ADVANTAGE FINANCE OF TULSA, LLC	TULSA, OK	1
AUTO ADVANTAGE FINANCE, INC.	OKLAHOMA CITY, OK	1
AUTO CAPITOL INC	PHILADELPHIA, PA	1

AUTO DIRECT FINANCE LLC	YUKON, OK	1
AUTO FACTORY, LLC	TULSA, OK	1
AUTO MASTERS	BARTLESVILLE, OK	1
AUTO OUTLET	TULSA, OK	1
AUTO RANCH, INC	ARDMORE, OK	1
AUTOMAX DODGE CHRYSLER JEEP LLC	OKLAHOMA CITY, OK	1
AUTOMAX HYUNDAI	OKLAHOMA CITY, OK	1
AUTOMAX HYUNDAI ISUZU SUBARU	OKLAHOMA CITY, OK	1
AUTOS 4 LESS	TURPIN, OK	1
AUTOS MONDRAGON, LLC	TULSA, OK	1
AVENUE RADIO & TV	PRYOR, OK	1
B & C AUTOMOTIVE, INC.	BARTLESVILLE, OK	1
B & D SUPPLY CO	BOISE CITY, OK	1
B & J APPLIANCE & TV, INC.	ENID, OK	1
B C CLARK INC	OKLAHOMA CITY, OK	3
B. JACKSON DIAMOND JEWELERS, INC.	STILLWATER, OK	1
BA LAWN & GARDEN	BROKEN ARROW, OK	1
BACKROAD AUTOS, LLC	VELMA, OK	1
BADLEY MOTOR CO	CHOUTEAU, OK	1
BAKER FURNITURE	TAHLEQUAH, OK	1
BALANCE FITNESS STUDIO	OKLAHOMA CITY, OK	1
BALLIETS LLC	OKLAHOMA CITY, OK	1
BANNER CO-OPERATIVE ELEVATOR ASSOC	EL RENO, OK	2
BAPTISTS, INC.	SHAWNEE, OK	1

BARGAIN MOTORS	WILSON, OK	1
BARGAIN TOWN AUTOS	OKLAHOMA CITY, OK	1
BARNYARD AUTO SALES	ANTLERS, OK	1
BARNYARD MOTORS LLC	PIEDMONT, OK	1
BARRY SANDERS HONDA	NORMAN, OK	1
BARTLESVILLE CYCLE SPORTS, LLC	BARTLESVILLE, OK	1
BARTLESVILLE REDI MIX INC.	PONCA CITY, OK	1
BATES INSURANCE AGENCY	BROKEN BOW, OK	1
BATES MOTOR CO	ALTUS, OK	1
BATMAN'S AUTO SALES	TULSA, OK	1
BATTISON MOTORS INC	DUNCAN, OK	1
BAY FINANCE COMPANY, LLC	WAUSAU, WI	1
BAYER MARINE	TULSA, OK	1
BBC AUTO SALES	PERRY, OK	1
BECKER FUNERAL HOME, INC.	LAWTON, OK	3
BECKER PROFESSIONAL EDUCATION	DOWNERS GROVE, IL	1
BELL JEWELERS, INC	ENID, OK	1
BELTER'S USED CARS	CLINTON, OK	1
BENEDICT CAR SALES	ALTUS, OK	1
BENITEZ USED AUTO SALES	ARPELAR, OK	1
BEN'S AUTO SALES	WARR ACRES, OK	1
BEN'S DETAIL & AUTO SALES, INC.	OKLAHOMA CITY, OK	1
BEN'S USED CARS	BARTLESVILLE, OK	1
BERKSHIRE DENTAL GROUP	EFFINGHAM, IL	1

BERNINA CENTER	DUNCAN, OK	2
BEST BUY AUTO SALES	ARDMORE, OK	1
BEST BUY HERE PAY HERE	LOWELL, AR	2
BEST CHANGE AUTO SALES, INC.	CLAREMORE, OK	1
BEST CHOICE MOTORS L.L.C.	TULSA, OK	2
BEST CHOICE USED CARS	OKLAHOMA CITY, OK	1
BEST FINANCE	MULDROW, OK	1
BEST PRICE AUTO SALES	OKLAHOMA CITY, OK	1
BETTER SOUND HEARING AID SERVICE	MUSKOGEE, OK	4
BICYCLES OF TULSA, INC.	TULSA, OK	1
BIG BOB'S FENCE & RENTAL	LAWTON, OK	1
BIG COUNTRY MEAT MARKET	ENID, OK	1
BIG O TIRES	EDMOND, OK	1
BIG PAUL'S AUTO SALES	OKLAHOMA CITY, OK	1
BILL MILLER & TED'S A/C & HEATING	LAWTON, OK	1
BILL MOCK FASHION FLOORS & INTERIORS,INC	PONCA CITY, OK	1
BILL SLOAT, PC	ENID, OK	1
BILLINGSLEY FORD	ARDMORE, OK	1
BILLS AUTO SALES, LLC	STILWELL, OK	1
BLAIR AUTO SALES	BLAIR, OK	1
BLANDON WESTSIDE MORTUARY, INC.	IDABEL, OK	1
BLOSS SALES & RENTAL, LLC	TULSA, OK	1
BLUE RIBBON CHEVROLET	SALLISAW, OK	1
BLUEGREEN CORPORATION	BOCA RATON, FL	1

BMK MOTORS, LLC	BRISTOW, OK	1
BMW FINANCIAL SERVICES NA, LLC	HILLIARD, OH	1
BOB GRAHAM SALES	MILAN, TN	1
BOB LOFTIS FURNITURE	MUSKOGEE, OK	4
BOB LOFTIS FURNITURE LOFT OF MCALESTER, INC.	MUSKOGEE, OK	1
BODY WORKS FITNESS AND REHABILITATION	POTEAU, OK	1
BOECKMAN FORD INC.	KINGFISHER, OK	1
BOISE CITY FARMERS CO-OP	BOISE CITY, OK	2
BOLIVAR INSULATION CO OF JOPLIN, LLC	SPRINGFIELD, MO	1
BONE'S GYM, LLC	TECUMSEH, OK	1
BONFIRE CAPITAL GROUP	ARLINGTON, TX	1
BOSE CORPORATION	FRAMINGHAM, MA	1
BOWEN'S DISCOUNT CARPET	TULSA, OK	1
BOX INC	FREDERICK, OK	1
BRAD FENTON MOTORS OF ARDMORE	ARDMORE, OK	1
BRAD FENTON MOTORS OF POTEAU INC	POTEAU, OK	1
BRADFORD S BAKER INC	SPERRY, OK	1
BRADLEY FUNERAL HOME	MUSKOGEE, OK	1
BRANDON & CLARK, INC	HEREFORD, TX	1
BRANDON & CLARK, INC	HOBBS, NM	1
BRANDON & CLARK, INC	FORT WORTH, TX	1
BRANDON & CLARK, INC	LUBBOCK, TX	1
BRANDON & CLARK, INC.	ODESSA, TX	1
BRANDT'S ACE HARDWARE	PONCA CITY, OK	1

BREN AIR, INC	MCALESTER, OK	1
BRENT HOGAN EQUIPMENT	PORTER, OK	1
BREWER'S AUTO SUPPLY	ALTUS, OK	1
BRIDGMAN FURNITURE CO	POTEAU, OK	1
BRISTOW TIRE & AUTO SERVICE INC	BRISTOW, OK	1
BROADWAY VISION ASSOCIATES	MUSKOGEE, OK	1
BROKEN ARROW'S BEST AUTO	LOWELL, AR	1
BRONCO AUTO CENTER, LLC	TULSA, OK	1
BRONCO AUTO SALES	TULSA, OK	1
BROWN FORD, INC.	CORDELL, OK	1
BROWN FURNITURE CO	SHAWNEE, OK	1
BROWN-DUGGER FUNERAL HOME	PERRY, OK	1
BROWN'S BEDS & FUTONS	OKLAHOMA CITY, OK	1
BROX INDUSTRIES, LLC	LAWTON, OK	1
BRUCE D HORN, DDS	TULSA, OK	1
BRYAN & LITTLE, CPAs PC	BARTLESVILLE, OK	1
BUCHANAN REFRIGERATION	CHICKASHA, OK	1
BUCK MYERS MOTORS INC.	CLAREMORE, OK	1
BUDS SALVAGE	ALINE, OK	1
BUICK FINANCIAL	FORT WORTH, TX	1
BUICK-GMC FINANCIAL	FORT WORTH, TX	1
BUILDER BOB'S INC	ARDMORE, OK	1
BURCKHALTER FUNERAL HOME LLC	VINITA, OK	1
BURNETT, INC.	TULSA, OK	1



BURROWS & BURROWS AGENCY INC	CLAREMORE, OK	1
BUY HERE MOTORS INC	OKLAHOMA CITY, OK	1
BUZZARD AUTO SALES	MILAN, TN	1
BUZZZ MOTORS	MOORE, OK	1
BYERS & ASSOCIATES	OKLAHOMA CITY, OK	1
C & B CARPETS & SERVICES, INC	TULSA, OK	1
C & C HARDWARE INC	COALGATE, OK	1
C & C TILE AND CARPET INC.	TULSA, OK	1
C & D SALES, INC	CLAREMORE, OK	1
C & E LAWN EQUIPMENT	LAWTON, OK	1
C L BOYD COMPANY, INC	OKLAHOMA CITY, OK	1
CAB EAST, LLC	DEARBORN, MI	1
CAC ACCEPTANCE CORPORATION	HOUSTON, TX	1
CADILLAC FINANCIAL	FORT WORTH, TX	1
CALDWELL'S HEAT & A/C & APPLICANCE	CHANDLER, OK	1
CAL-IOWA, INC.	DEL CITY, OK	1
CALVARY MOTORS INC	CATOOSA, OK	1
CAMERA GALLERY INC	TULSA, OK	1
CAO SALES	MILAN, TN	1
CAPITAL PREMIUM FINANCE INC	BRISTOW, OK	1
CAR FACTORY	NORMAN, OK	1
CAR FINANCIAL SERVICES, INC.	LAKE MARY, FL	1
CAR GALLERY LLC	OKLAHOMA CITY, OK	1
CAR MART	BENTONVILLE, AR	1

CAR NATION	OKLAHOMA CITY, OK	1
CAR SEARCH AUTO SALES INC	NORMAN, OK	2
CAR TIME	BETHANY, OK	1
CARBON RESOURCES, INC.	NORMAN, OK	1
CARDINAL POOLS OF OKLAHOMA, INC.	OKLAHOMA CITY, OK	1
CAREER EDUCATION STUDENT FINANCE LLC	SCHAUMBURG, IL	1
CAREY JOHNSON OIL CO., INC.	LAWTON, OK	1
CARFINANCE.COM	IRVINE, CA	1
CARHOP AND AUTOMASTER	EDINA, MN	1
CARL CAPE AUTO SALES	NORMAN, OK	1
CAR-MART	BENTONVILLE, AR	21
CARMAX	KENNESAW, GA	1
CARMAX AUTO FINANCE	KENNESAW, GA	1
CARMAX FUNDING SERVICES, LLC	KENNESAW, GA	1
CARMEL FINANCIAL CORPORATION, INC.	CARMEL, IN	1
CARNOTT'S AUTO AND PROPANE CO.	EL RENO, OK	1
CAROLYN TAYLOR, CPA	LAWTON, OK	1
CARPET CENTER	NORMAN, OK	1
CARPET MARKET	CHICKSASHA, OK	1
CARPET MASTERS, INC.	OKLAHOMA CITY, OK	1
CARPET PLUS	GIRARD, KS	1
CARPET SHOWCASE	STRATFORD, OK	1
CARS 4 CREDIT	COWETA, OK	1
CARS AND PARTS BY TIM INC	GUTHRIE, OK	1

CARS PLUS	OKLAHOMA CITY, OK	1
CARTER AUTO SALES	GUYMON, OK	1
CARTER COUNTY DODGE CHRYSLER JEEP LLC	ARDMORE, OK	1
CARTER COUNTY HYUNDAI LLC	ARDMORE, OK	1
CASHLAND	OKLAHOMA CITY, OK	1
CASHLAND #11	OKLAHOMA CITY, OK	1
CASHLAND #12	OKLAHOMA CITY, OK	1
CASHLAND #14	OKLAHOMA CITY, OK	1
CASHLAND #15	OKLAHOMA CITY, OK	1
CASHLAND #20	OKLAHOMA CITY, OK	1
CASHLAND #25	OKLAHOMA CITY, OK	1
CASHLAND #30	OKLAHOMA CITY, OK	1
CASHLAND #40	OKLAHOMA CITY, OK	1
CASHLAND #50	OKLAHOMA CITY, OK	1
CASHLAND #51	OKLAHOMA CITY, OK	1
CASHLAND HOLDINGS, LLC #10	OKLAHOMA CITY, OK	1
CASHWAY AUTO SALES	LONE GROVE, OK	1
CATHEY & ASSOCIATES, LLC	MCALESTER, OK	1
CAVALIER INVESTMENTS LLC	OKLAHOMA CITY, OK	1
CAVALRY PORTFOLIO SERVICES, LLC	VALHALLA, NY	4
CENTRAL APPLIANCE	ANADARKO, OK	1
CENTRAL CAR MART, INC.	OKLAHOMA CITY, OK	1
CENTRUS AUTO FINANCE, LLC	DALLAS, TX	1
CENTURION FINANCE INC.	NORMAN, OK	1

CENTURY FINANCIAL GROUP LLC	OKLAHOMA CITY, OK	1
CERTIFIED CREDIT FINANCIAL, L.L.C.	DEL CITY, OK	1
CHAMPION FITNESS	MUSKOGEE, OK	1
CHANDLER CLINIC	CHANDLER, OK	1
CHAPEL HILL MEM GARDENS 0720 OKC #0720	HOUSTON, TX	1
CHAPRELL CHRYSLER DODGE JEEP, INC.	ADA, OK	1
CHARLEE ENTERPRISES LLC	BROKEN ARROW, OK	1
CHARLES GOLDSMITH, DDS PC	OKLAHOMA CITY, OK	1
CHARLES WEST AUTO SALES	OKLAHOMA CITY, OK	1
CHEROKEE RENT A CAR	TULSA, OK	1
CHERRY PICKED AUTO SALES	MIDWEST CITY, OK	1
CHEVROLET FINANCIAL	FORT WORTH, TX	1
CHIROPRACTIC DOCTORS, INC.	TULSA, OK	1
CHISHOLM ACCEPTANCE CO, LLC.	MARLOW, OK	1
CHOCTAW AUTOPLEX, L.L.C.	CHOCTAW, OK	1
CHOCTAW/HARRAH CURVES	CHOCTAW, OK	1
CHRIS NIKEL'S AUTO HAUS	BROKEN ARROW, OK	1
CHRIS NIKEL'S AUTOHAUS, INC.	BROKEN ARROW, OK	1
CHRIS'S CARS	YUKON, OK	1
CHRISTINE'S HOME FURNISHING AND DESIGN	GUYMON, OK	1
CHS INC	INVER GROVE HEIGHTS, MN	1
CHUCK'S EQUIPMENT CO	TULSA, OK	1
CHUCK'S PAINT & PAPER	STILLWATER, OK	1
CHUPP IMPLEMENT CO	PRYOR, OK	1

CIGPF I CORP.	NEW YORK, NY	1
CIT FINANCIAL USA INC	LIVINGSTON, NJ	1
CITY AUTO SALES LLC	OKLAHOMA CITY, OK	1
CLARK AUTO RANCH	GUYMON, OK	1
CLAYTON HOMES #668	MARYVILLE, TN	1
CLAYTON HOMES #833	MARYVILLE, TN	1
CLAYTON HOMES #866	MARYVILLE, TN	1
CLAYTON HOMES #880	MARYVILLE, TN	1
CLEAR-SIGHT CENTER	OKLAHOMA CITY, OK	1
CLEAR-TONE HEARING AID LABORATORIES, INC	TULSA, OK	1
CMH HOMES INC	MARYVILLE, TN	1
COASTAL CREDIT, LLC	VIRGINIA BEACH, VA	2
COATS FURNITURE STORE	VINITA, OK	1
COBALT FINANCIAL, L.L.C.	OKLAHOMA CITY, OK	1
COJAC PORTABLE BUILDINGS, INC.	OKLAHOMA CITY, OK	1
COLAW FITNESS LLC	BARTLESVILLE, OK	1
COLEMAN FURNITURE INC	CHECOTAH, OK	1
COLLINS MOTOR CO INC	HOMINY, OK	1
COMMUNITY BUILDERS INC.	TULSA, OK	1
COMPLETE POOL & SPAS	ENID, OK	1
COMPUTER RX	OKLAHOMA CITY, OK	1
CONDER MOTORS	CHICKASHA, OK	1
CONDY AUTO SALES	VINITA, OK	1
CONN APPLIANCES, INC	BEAUMONT, TX	3

CONN CREDIT CORPORATION	BEAUMONT, TX	3
CONN CREDIT I, LP	BEAUMONT, TX	3
CONN FUNDING II, LP	BEAUMONT, TX	3
CONNS RECEIVABLES FUNDING I, LP	BEAUMONT, TX	1
COOPER AUTO	DAVIS, OK	1
COOPER HERRINGTON FURNITURE INC	BARTLESVILLE, OK	1
CORAL SWIMMING POOL SUPPLY	TULSA, OK	1
CORNELSON DECORATING INC.	OKLAHOMA CITY, OK	1
CORNERSTONE ACCEPTANCE, LLC	ST JOSEPH, MO	1
CORNERSTONE FINANCE COMPANY	COLUMBIA, MO	1
CORVETTES AND MORE	BETHANY, OK	1
COUNTRY FORD-MERCURY, INC	GUTHRIE, OK	1
COWBOY AUTO SALES	CLINTON, OK	1
CRADDOCK FUNERAL HOME INC.	ARDMORE, OK	1
CRAIG'S ROOFING INC., DBA GUARANTEED GUTTERING	HASKELL, OK	1
CRANDALL & SANDERS INC	KINGFISHER, OK	1
CRAWFORD-PHILLIPS, INC	OKLAHOMA CITY, OK	1
CREDIT ACCEPTANCE CORPORATION	SOUTHFIELD, MI	1
CREDIT MAX AUTO SALES INC.	TULSA, OK	1
CREDIT VENTURES, LLC	WAUSAU, WI	1
CROSSFIT OKC	EDMOND, OK	1
CRUTCHER'S WESTERN WEAR	DUNCAN, OK	1
CSI GROUP (CREDIT SERVICE INC)	OKLAHOMA CITY, OK	1
CULLIGAN WATER CONDITIONING	LAWTON, OK	2

CULLIGAN WATER CONDITIONING	ADA, OK	1
CULLIGAN WATER OF OKLAHOMA CITY	OKLAHOMA CITY, OK	1
CUNNINGHAM CARPETS INC	ARDMORE, OK	1
CUNNINGHAM INTERIORS, INC	OKLAHOMA CITY, OK	1
CUNNINGHAM'S JEWELRY/SYNCO TROPHY	CHANDLER, OK	1
CURTRIGHT HONDA	ENID, OK	1
CURVES HENRYETTA	HENRYETTA, OK	1
CUSHING TRUSS MFG.	YALE, OK	1
CUSTOM BUILT PERSONAL TRAINING	ATLANTA, GA	13
CUSTOM SERVICES	BROKEN ARROW, OK	1
CWI, INC	TULSA, OK	1
D & C PARTS	OOLOGAH, OK	1
D & J HARDWARE & BUILDING SUPPLY	LONE GROVE, OK	1
D & J MOTOR CO	OKLAHOMA CITY, OK	1
D AND D USED CARS	CLINTON, OK	3
DAILEY HEATING & A/C	OKLAHOMA CITY, OK	1
DALE P TACHENY, E. A.	OKLAHOMA CITY, OK	1
DALLAS NATIONAL INSURANCE PREMIUM FINANCE	DALLAS, TX	1
DAN MULLINS NISSAN	LAWTON, OK	2
DANAR FINL SERVICE	TULSA, OK 74145	1
DANE DESIGN OF OKLAHOMA	OKLAHOMA CITY, OK	1
DANNYS CAR SALES INC	ENID, OK	1
DANS TRUCK & AUTO SALES	NINNEKAH, OK 73067	1
DASH FINANCIAL SERVICES II, LLC	OKLAHOMA CITY, OK	1

DASH FINANCIAL SERVICES, LLC	OKLAHOMA CITY, OK	1
DAVID BOYD AUTO CENTER LLC	TULSA, OK	1
DAVID BROOKS APPLIANCE	KINGFISHER, OK	1
DAVID DAILY AUTO SALE	OKLAHOMA CITY, OK	1
DAVID STANLEY CHEVROLET INC	OKLAHOMA CITY, OK	1
DAVID STANLEY DODGE, LLC	MIDWEST CITY, OK	1
DAVID STANLEY HYUNDAI LLC	OKLAHOMA CITY, OK	1
DAVID'S BRIDAL, INC	CONSHOHOCKEN, PA	2
DAVIDSON IMPLEMENT CO.	ADA, OK	1
DAVIS MOORE AUTO GROUP INC	PONCA CITY, OK	1
DEALER FUNDING INC.	TULSA, OK	1
DEALER ONE AUTO CREDIT INC.	OKLAHOMA CITY, OK	1
DEALERS FINANCE COMPANY, LLC	OKLAHOMA CITY, OK	3
DEAN'S RV SUPERSTORE INC.	TULSA, OK	1
DELL FINANCIAL SERVICES L.L.C.	ROUND ROCK, TX	1
DELUXE MOTORS	OKLAHOMA CITY, OK	1
DEMPEWOLF TRANSFER	PONCA CITY, OK	1
DENNIS WEIBEL, DDS	MUSKOGEE, OK	1
DEPENDABLE AUTO FINANCE, INC	MIDWEST CITY, OK	1
DEPENDABLE MOTORS, INC.	MANNFORD, OK	1
DEVINE'S STATIONERY, INC.	WOODWARD, OK	1
DEVRY UNIVERSITY, INC.	DOWNERS GROVE, IL	1
DFS-SPV LLC	ROUND ROCK, TX	1
DIAMOND DEE LITE JEWELRY	MOORE, OK	1



DICK CHRISTMAN APPLIANCE INC	OKLAHOMA CITY, OK	1
DIEMER CONSTRUCTION CO LLC	TONKAWA, OK	1
DIFEE FORD LINCOLN MERCURY INC.	EL RENO, OK	1
DILLION OVERHEAD DOOR	ENID, OK	1
DINSMORE TRACTOR SALES INC.	SHAWNEE, OK	1
DIRECT EQUIPMENT CO.	OKLAHOMA CITY, OK	1
DISCOUNT CARPET, INC	OKLAHOMA CITY, OK	1
DISCOUNT MOTOR SALES LLC	NORMAN, OK	1
DISCOUNT TIRES	MUSKOGEE, OK	2
DISCOUNT WHEEL & TIRE	BROKEN BOW, OK	1
DISLER MOTORS	HULBERT, OK	1
DISNEY VACATION DEVELOPMENT, INC.	CELEBRATION, FL	7
DOBRINSKI OF KINGFISHER INC	KINGFISHER, OK	1
DOMESTIC & IMPORTED USED CARS	MUSKOGEE, OK	1
DON CANNON MOTORS INC	CORDELL, OK	1
DON CARLTON ACURA OF TULSA	TULSA, OK	1
DON CARLTON HONDA	TULSA, OK	1
DON HICKEY INC	OKLAHOMA CITY, OK	1
DON THORNTON CADILLAC, INC	TULSA, OK	1
DON'S COPIERS PLUS INC	SHAWNEE, OK	1
DONS MOBILE HOMES	SALLISAW, OK	1
DORSEY'S UNLIMITED CONSTRUCTION	OKLAHOMA CITY, OK	1
DOUBLE H SALES	MILAN, TN	1
DOUG GRAY CHRYSLER DODGE JEEP INC	ELK CITY, OK	1

DOUG STRANGE FURNITURE & APPLIANCES	COMANCHE, OK	1
DOUG'S RV CENTER	DUNCAN, OK	1
DOULGAS A KIRKPATRICK, DDS	TULSA, OK	1
DOWDEN FUNERAL HOME, INC.	HEAVENER, OK	1
DOWDY FUNERAL HOME INC	HASKELL, OK	1
DR. MICHAEL L. ENGELBRECHT	TULSA, OK	1
DRIVETIME	PHOENIX, AZ	2
DUNN COUNTRY MOTORS LLC	EUFAULA, OK	1
DUNN FORD COMPANY	STIGLER, OK	1
DURAN AUTO SALES, LLC	TULSA, OK	1
DURANT AUTO MART #2	CALERA, OK	1
DURANT CYCLE INC	DURANT, OK	1
DUTCH'S USED CARS	VINITA, OK	1
DUVAL EQUIPMENT, INC	SHAWNEE, OK	1
DYNAMIC HOME & LAWN CENTER	HOLDENVILLE, OK	1
E Z AUTOS	ARDMORE, OK	1
EAGLE CARS	OKLAHOMA CITY, OK	1
EAGLEMARK SAVINGS BANK	CHICAGO, IL	1
EARL & GREG MCQUERRY USED CARS	SHAWNEE, OK	1
EARLS FLOWERS & GIFTS, INC.	NORMAN, OK	1
EARL'S LAKE COUNTRY RVS INC	MUSKOGEE, OK	1
EARNEST HEAT & AIR, INC.	BARTLESVILLE, OK	1
EAST SIDE FITNESS CENTER INC.	SKIATOOK, OK	1
EASY PAWN	HOLDENVILLE, OK	1

ECKROAT SEED CO	OKLAHOMA CITY, OK	1
ECOGUARD	TULSA, OK	1
ECONOMY HEARING AID CENTERS INC	MIDWEST CITY, OK	1
ECONOMY HEARING AID CENTERS, INC.	EDMOND, OK	1
ECONOMY HEARING AID CENTERS, INC.	ENID, OK	1
ECONOMY HEARING AID CENTERS, INC.	OKLAHOMA CITY, OK	2
ECONOMY USED CARS	TULSA, OK	1
ED WALLACE FORD INC	HUGO, OK	1
EDDIE CORDES AUTO FINANCE CENTER	LAWTON, OK	1
EDDIE'S MOBILE HOMES LLC	CALERA, OK	1
EDIGER'S DIAMONDS LTD	ENID, OK	1
EDMOND AUTO BROKERS	EDMOND, OK	1
EDMOND HYUNDAI	NORMAN, OK	1
EDMOND LAWN EQUIPMENT	EDMOND, OK	1
EDWARDS AUTO SALES INC	ROLAND, OK	1
EDWARD'S MENS WEAR	LAWTON, OK	1
EISENHOUR FUNERAL HOME	BLANCHARD, OK	1
EISENHOUR FUNERAL HOME, LLC	BLANCHARD, OK	1
EL CHANILLO MOTORS LLP	TULSA, OK	1
ELDORADO MOTORS LLC	OKLAHOMA CITY, OK	5
ELITE AUTO WHOLESALE OF EDMOND	EDMOND, OK	1
ELKVIEW GENERAL HOSPITAL	HOBART, OK	1
ENGLAND FORD INC	HINTON, OK	1
ENID CONCRETE	PONCA CITY, OK	1

ENID MUFFLER	MILAN, TN	1
ENID TYPEWRITER CO	ENID, OK	2
ENLOW TRACTORS, INC	TULSA, OK	1
ENSPIRE FINANCE LLC	DENVER, CO	1
ENTERPRISE CAR SALES	MIDWEST CITY, OK	4
EPPERSON PHOTO SUPPLIES INC.	OKLAHOMA CITY, OK	1
ERICKSON SUPPLY & CONSTRUCTION	ROYAL, AR	1
ESKRIDGE HONDA INC.	OKLAHOMA CITY, OK	1
ESSENTIA FINANCIAL SERVICES, LLC	FORT WORTH, TX	1
EUFAULA FORD MERCURY INC	EUFAULA, OK	1
EVANS & ASSOCIATES CONSTRUCTION CO, INC.	PONCA CITY, OK	1
EVANS & ASSOCIATES UTILITY SERVICES, INC.	PONCA CITY, OK	1
EVANS ASPHALT CO., INC.	PONCA CITY, OK	1
EVANS CONCRETE CO., INC.	PONCA CITY, OK	1
EVANS TRANSPORTATION SERVICE, INC.	PONCA CITY, OK	1
EVANS USED CARS	KINGSTON, OK	1
EXETER FINANCE CORP.	IRVING, TX	1
EZ CAR CREDIT, INC	MIAMI, OK	2
EZ PAY USED CARS, INC.	MCALESTER, OK	1
EZ PAY USED CARS, INC.	MUSKOGEE, OK	1
F.B.F., INC.	OKLAHOMA CITY, OK	1
F.L.O. HEALTH & FITNESS	CHICKASHA, OK	1
FACE 2 FACE FITNESS	DURANT, OK	1
FACTORY DIRECT MATTRESS	SHAWNEE, OK	1

FAIR INS AGENCY	OKLAHOMA CITY, OK	1
FAIRVIEW FUNERAL HOME INC.	FAIRVIEW, OK	1
FAMILY AUTO REPAIR, LLC	BROKEN ARROW, OK	1
FAMILY CARS & TRUCKS, INC.	DUNCAN, OK	1
FAMILY MEDICINE CLINIC	SHAWNEE, OK	1
FARMERS EXCHANGE CO-OP	HELENA, OK	1
FARROW ORTHODONTICS	OKLAHOMA CITY, OK	1
FC FUNDING LLC	CHADDS FORD, PA	1
FCA FUNDING I LLC	CHADDS FORD, PA	1
FENTON HONDA OF ARDMORE, INC.	ARDMORE, OK	1
FIAT OF EDMOND	NORMAN, OK	1
FINANCIAL SERVICES VEHICLE TRUST	HILLIARD, OH	1
FINISHLINE AUTO SPORTS, INC	CLAREMORE, OK	1
FINLEY & COOK CPA	SHAWNEE, OK	1
FIRST CASH AUTO PAWN #11	ARLINGTON, TX	1
FIRST CASH AUTO PAWN #24	ARLINGTON, TX	1
FIRST CASH PAWN #28	ARLINGTON, TX	1
FIRST INVESTORS FINANCIAL SERVICES, INC.	HOUSTON, TX	1
FIRST TRINITY CAPITAL CORP.	TULSA, OK	1
FITNESS 19 250 OK, LLC	EDMOND, OK	1
FITNESS 19 OK 248	OKLAHOMA CITY, OK	1
FITNESS 19 OK 257, L.L.C.	OKLAHOMA CITY, OK	1
FITZGERALD IVY CHAPEL	TULSA, OK	1
FITZGERALD SOUTHWOOD COLONIAL CHAPEL	TULSA, OK	1

FLAGSHIP CREDIT ACCEPTANCE LLC	CHADDS FORD, PA	1
FLAIR CAPITAL, INC	OKLAHOMA CITY, OK	1
FLOWER CITY, INC.	OKLAHOMA CITY, OK	1
FLOWERS BY RAMON	LAWTON, OK	1
FORD MOTOR CREDIT COMPANY LLC	DEARBORN, MI	1
FOREST RIDGE GOLF CLUB	BROKEN ARROW, OK	1
FOUNDATION FIRST FUNDING, LLC	SCHOFIELD, WI	1
FRANKLIN CAPITAL CORPORATION	SALT LAKE CITY, UT	1
FREDERICK ACE HARDWARE INC	FREDERICK, OK	1
FREDERICK FURNITURE	FREDERICK, OK	1
FREEDOM AUTO SALES	TULSA, OK	1
FREEDOM FITNESS	TECUMSEH, OK	1
FREEMANS APPLIANCES INC	DUNCAN, OK	1
FRONT ROW AUTO SALES	LAWTON, OK	1
FRONTIER CHEVROLET CO	EL RENO, OK	3
FULLER, JENKINS & THORNE P.L.L.C.	BETHANY, OK	1
G TOWN MOTORS	GUYMON, OK	1
GABBI FINANCE, LLC	MCALESTER, OK	1
GALAXY MATTRESS & MORE	ENID, OK	3
GARBE INDUSTRIES INC.	TULSA, OK	1
GARDNER MOTORS	COWETA, OK	1
GARFIELD FURNITURE	ENID, OK	1
GARRISON-BROWN-CARLSON & BUCHANAN, PLLC	BARTLESVILLE, OK	1
GATEWAY ONE LENDING & FINANCE, LLC	ANAHEIM, CA	1

GECKO AUTO LLC	SPERRY, OK	1
GEFFRE'S HOME FURNISHINGS	LINDSAY, OK	1
GENE SMITH INC	ELK CITY, OK	1
GERALD HILL INSURANCE AGENCY	WEWOKA, OK	1
GET RIGHT AUTO	BARTLESVILLE, OK	1
GLEN RABE MOTORS, INC	ARDMORE, OK	1
GM FINANCIAL	FORT WORTH, TX	1
GMAC MORTGAGE LLC	BLOOMINGTON, MN	3
GMC FINANCIAL	FORT WORTH, TX	1
GO FINANCIAL	PHOENIX, AZ	1
GOGA STUDIOS	NEWCASTLE, OK	1
GOGA STUDIOS	NORMAN, OK	1
GOLDEN EAGLE FINANCE CO, INC.	PAWHUSKA, OK	1
GOLDEN OAKS PROPERTIES, LLC	PURCELL, OK	1
GOLD'S OKLAHOMA, LLC	IRVING, TX	6
GOODNO'S JEWELRY, INC.	NORMAN, OK	1
GORDON & MCCURLEY P.C.	TULSA, OK	1
GRAHAM INDUSTRIES INC.	BETHANY, OK	1
GRAHAM JEWELRY	COMANCHE, OK	1
GRAHAM JEWELRY	LAWTON, OK	1
GRAHAM ROGERS INC	BARTLESVILLE, OK	1
GRAHAM'S TV & APPLIANCE	BLANCHARD, OK	1
GREEN AUTOMOTIVE LP DBA LAWSON MITSUBISHI	LAWTON, OK	1
GREEN COUNTRY AUTOPLEX LLC	TULSA, OK	1

GREEN COUNTRY FORD INC	VINITA, OK	1
GREEN TREE SERVICING	ST PAUL, MN	1
GREEN TREE SERVICING LLC	ST PAUL, MN	16
GREER FUNERAL HOME	MANGUM, OK	1
GRIESEL MOTOR INC	OKARCHE, OK	1
GRIGSBY'S CARPET SHOWROOM	TULSA, OK	1
GRISSOMS, LLC	PRAGUE, OK	6
GUYMON FURNITURE	GUYMON, OK	1
H & H FURNITURE SALES INC	ALTUS, OK	1
HAGGERTYS MARTIAL ARTS CTR	MIDWEST CITY, OK	1
HAHN APPLIANCE CENTER, INC	TULSA, OK	1
HAIGLER-PIERCE FUNERAL HOME, INC.	CANTON, OK	1
HALEY'S CARPET	OKLAHOMA CITY, OK	1
HALLMARK LEISURE ESTATES, LLC	PURCELL, OK	1
HANDI-CAP AIDS COMPANY	OKLAHOMA CITY, OK	1
HARBORS VIEW MARINA	AFTON, OK	1
HARRIS AUTO SALES, LLC	MCALESTER, OK	3
HARRIS JEWELRY	HAUPPAUGE, NY	1
HARVEY-DOUGLAS FUNERAL HOME	ARDMORE, OK	1
HARVEYS INC DBA OK CLASSICS	SHAWNEE, OK	1
HEALTH DIRECT USA, LLC	BROKEN ARROW, OK	1
HEDGES AG SERVICE, inc	SEILING, OK	1
HEDGES REGIONAL SPEECH & HEARING CTR	ENID, OK	1
HELZBERG'S DIAMOND SHOPS, INC.	NORTH KANSAS CITY, MO	5



HENRY'S AUTO SALES	BROKEN ARROW, OK	1
HENSLEYS AUTO SALES	TAHLEQUAH, OK	1
HENSON'S INC	ATOKA, OK	1
HERITAGE PORTABLE BUILDINGS, LLC	CUNNINGHAM, KY	8
HERSMAN-NICHOLS FUNERAL HOME	WAGONER, OK	1
HIGH DEFINITION BODIES	OKLAHOMA CITY, OK	1
HIGH HILL AUTO & EQUIPMENT SALES	ATOKA, OK	1
HIGH PLAINS ENERGY, LLC	GARDEN CITY, KS	3
HIGH VOLUME CAR STEREO	LAWTON, OK	1
HILLCREST MEMORY GARDENS, INC	SPENCER, OK	1
HINCHEY FORD, INC.	GUYMON, OK	1
HINTON CATV CO INC	HINTON, OK	1
HI-TECH MOTORS LLC	TULSA, OK	1
HOBART AUTO AUCTION	HOBART, OK	1
HOG CREEK AUTO SALES & SALVAGE	SALLISAW, OK	1
HOLLIFIELD SERVICE CO	MUSKOGEE, OK	1
HOLMES CHIROPRACTIC CTR PC	ARDMORE, OK	1
HOME-MART, INC.	TULSA, OK	1
HOMES TO GO	OKLAHOMA CITY, OK	1
HOMETOWN AUTO SALES	MCALESTER, OK	1
HONDA OF ALVA	ALVA, OK	1
HONDA OF TULSA	TULSA, OK	1
HOOKER EQUITY EXCHANGE	HOOKER, OK	1
HORNE OIL CO	ENID, OK	1

HOT SPRINGS HOME IMPROVEMENT	HOT SPRINGS, AR	1
HOUSE OF KAWASAKI	OKLAHOMA CITY, OK	1
HOUSER FURNITURE	TISHOMINGO, OK	1
HOUSER HARDWARE & SUPPLY, INC.	NEWKIRK, OK	1
HUDIBURG BUICK PONTIAC GMC TRUCK, INC	MIDWEST CITY, OK	1
HUDIBURG CHEVROLET INC	MIDWEST CITY, OK	1
HUDIBURG NISSAN, INC.	OKLAHOMA CITY, OK	1
HUDIBURG SUBARU LLC	OKLAHOMA CITY, OK	1
HUNN, BLACK & MERRITT FUNERAL HOME	EUFAULA, OK	1
HUNSAKER-WOOTEN FUNERAL HOME	FAIRFAX, OK	1
HUNT MOTOR COMPANY	DUNCAN, OK	1
HUNZICKER LIGHTING GALLERY	OKLAHOMA CITY, OK	1
HYUNDAI CAPITAL AMERICA	FOUNTAIN VALLEY, CA	2
HYUNDAI CAPITAL AMERICA - HCA	IRVINE, CA	1
HYUNDAI LEASE TITLING TRUST	IRVINE, CA	3
ICON MOTORS	OKLAHOMA CITY, OK	1
IDEAL IMAGE OF OKLAHOMA, LLC	TAMPA, FL	1
IDLE-TIME RV SALES & SERVICE	ALLEN, OK	1
ILUVCHEAPCARS.COM L.L.C.	TULSA, OK	1
IMPERIAL KITCHENS	TULSA, OK	1
IMPERIAL MOTORS	OKLAHOMA CITY, OK	1
INSIGHT BUSINESS SERVICES, INC	LUBBOCK, TX	1
INSPIRE MOTORS	OKLAHOMA CITY, OK	1
INTEGRITY AUTO FINANCE LLC	OKLAHOMA CITY, OK	1

INTERIORS ONE, INC	TULSA, OK	1
INTERNATIONAL BUSINESS MACHINES	SOUTHBURY, CT	1
INTERNATIONAL MASTERS PUBLISHERS, INC.	NEW YORK, NY	1
INTERSTATE ACCEPTANCE COMPANY INCORPORATED	OKLAHOMA CITY, OK	1
IRON WORKS, LLC	ENID, OK	1
IRWIN AUTO	WOODWARD, OK	1
IRWIN CUSTOM SIGN CO LLC	STILLWATER, OK	1
ISRAEL DIAMOND SUPPLY, LLC	TULSA, OK	1
ITAL AUTO	OKLAHOMA CITY, OK	1
IVY'S FLOOR COVERING, INC	BROKEN ARROW, OK	1
J & C AUTOS ETC LLC	MOUNTAIN PARK, OK	1
J & D AUTO SALES	MARIETTA, OK	1
J & G AUTO WORLD OF OKLAHOMA	MUSKOGEE, OK	1
J & J BURK MECHANICAL CONTRACTORS INC	LAWTON, OK	1
J & R MOTOR CO	ALTUS, OK	1
J. B. USED CARS	OKLAHOMA CITY, OK	1
JACK BOWKER FORD LEASING CO INC	PONCA CITY, OK	1
JACK KISSEE FORD INC	CLAREMORE, OK	1
JACKIE COOPER BMW	EDMOND, OK	1
JACK'S OUTDOOR POWER EQUIPMENT	ENID, OK	1
JACKSON AUTOMOTIVE RESOURCES, LLC	STILLWATER, OK	1
JAMES HODGE FORD, INC.	IDABEL, OK	1
JAMES R. GOTWALS & ASSOCIATES, INC.	TULSA, OK	1
JAMES T TUCKER CO.	BROKEN BOW, OK	1

JANE PHILLIPS MEMORIAL MEDICAL CTR, INC BARTLESVILLE, OK		1
JANZEN, INC	ENID, OK	1
JARA SALES & RENTALS, LLC	PRAGUE, OK	3
JC CENTURION II, LLC	OKLAHOMA CITY, OK	1
JEFF LUNGREN CHEVROLET, INC.	GROVE, OK	1
JEFFERSON CAPITAL SYSTEMS, LLC.	JEFFERSON CITY, MO	1
JENKINS MUSIC COMPANY	MIDWEST CITY, OK	1
JERRY CARTER USED CARS	PARK HILL, OK	1
JERRYS USED CARS	OKMULGEE, OK	1
JESS WALES CHEVROLET	SHATTUCK, OK	1
JEWELSMITHS	OKLAHOMA CITY, OK	2
JIM GLOVER CHEVROLET	TULSA, OK	1
JIM GLOVER CHEVROLET LAWTON LLC	TULSA, OK	1
JIM MCKNIGHT MOTOR CO.	TULSA, OK	1
JIM NORTON TOYOTA	TULSA, OK	1
JODIE LEE'S FURNITURE & APPLIANCE	SALLISAW, OK	1
JOE BROWN FURNITURE CO.	CHANDLER, OK	1
JOE COOPER CHEVROLET CADILLAC OF SHAWNEE, LLC	SHAWNEE, OK	1
JOE COOPER EXPLORER MOTORS	DEL CITY, OK	1
JOE COOPER MIDWEST CITY FORD	MIDWEST CITY, OK	1
JOE COOPER SHAWNEE FORD	SHAWNEE, OK	1
JOE COOPER TULSA FORD	TULSA, OK	1
JOE COOPER YUKON FORD	YUKON, OK	1
JOE COOPER'S EASY CREDIT AUTO	DEL CITY, OK	3

JOE MARINA HONDA	TULSA, OK	1
JOE WEST COMPANY	TULSA, OK	1
JOEY'S AUTO SALES	OKLAHOMA CITY, OK	1
JOHANNA WOODS, LLC	TULSA, OK	1
JOHN CASABLANCAS MODELING & CAREER CENTER	CHESTERFIELD, MO	2
JOHN HOLT AUTO GROUP, INC.	CHICKASHA, OK	1
JOHN MICHAEL'S MUSIC & SOUND	MUSKOGEE, OK	1
JOHN VANCE MOTORS INC	GUTHRIE, OK	2
JOHNSON MISC USED CARS	ALTUS, OK	1
JOHNSONS EASY CAR CREDIT	CHICKASHA, OK	1
JOHNSONS OF CHICKASHA INC	CHICKASHA, OK	1
JOSE'S USED CARS	OKLAHOMA CITY, OK	1
JOURNEY CUSTOM CYCLES	DUNCAN, OK	1
JR'S AUTO CREDIT INC.	ROLAND, OK	1
JTK USED CARS	MUSKOGEE, OK	1
JURGENS WEIR APPLIANCE INC.	STILLWATER, OK	1
K. RHYNES SURPLUS, INC.	ADA, OK	1
KANG FINANCIAL LLC	TULSA, OK	1
KASTERKE AUTO MART, INC	SHAWNEE, OK	1
KAT MOTOR COMPANY	SAND SPRINGS, OK	1
KATHY HEWITT CPA, INC, PC	MUSKOGEE, OK	1
KAWASAKI VILLAGE INC	KETCHUM, OK	1
KAY OFFICE EQUIPMENT CO.	PONCA CITY, OK	1
KC'S AUTO SALES INC.	ARDMORE, OK	1

KEITH'S USED CARS	MULDROW, OK	1
KELLEY JEWELERS, INC.	WEATHERFORD, OK	1
KENCO PROPERTIES, LLC	LOWELL, AR	1
KENNEDY & COE LLC	SALINA, KS	1
KEN'S 266 AUTO SALES	CHECOTAH, OK	1
KEN'S TIRE & AUTO SERVICE, INC.	OKLAHOMA CITY, OK	1
KEVIN GROVER GMC	WAGONER, OK	1
KEYSTONE CHEVROLET INC	SAND SPRINGS, OK	1
KIAMICHI CHEVY-OLDS, INC.	BROKEN BOW, OK	1
KILLER DEAL ALUTO SALES	MUSKOGEE, OK	1
KING-LINDSEY INC	CORDELL, OK	1
KING'S AUTO SALES	OKLAHOMA CITY, OK	1
KINNUNEN SALES & RENTAL, INC	STILLWATER, OK	1
KIPS KLUNKERS	ARDMORE, OK	1
KIRBY SALES & SERVICE	HOOKER, OK	1
KIRTZ SHUTTERS	STILLWATER, OK	1
KLM ENTERPRISES, INC. DBA KLM TRANSPORT	OKLAHOMA CITY, OK	1
KNIPPELMIER CHEVROLET INC	BLANCHARD, OK	1
KOVAC'S, INC.	LOWES, KY	11
KUBOTA CREDIT CORP. USA	TORRANCE, CA	1
KUYKENDALL HEARING AID CENTER	ENID, OK	1
L & R AUTO CONNECTION	OKLAHOMA CITY, OK	1
L. A. JACOBSON, INC.	PAULS VALLEY, OK	4
LA AUTO SALES, INC.	BLANCHARD, OK	1

LA RAZA MOTORS, INC.	OKLAHOMA CITY, OK	1
LADY AUSTIN'S	ALTUS, OK	1
LAFEVERS CARPET	SAPULPA, OK	1
LAKE COUNTRY FITNESS, LLC	EUFAULA, OK	1
LAKELAND FLORIST, INC.	MUSKOGEE, OK	1
LAKWOOD SALES AND RENTALS	PICKENS, OK	1
LANGLEY AUTO SALES, INC.	EDMOND, OK	1
LAWSON AUTOPLEX	LAWTON, OK	1
LAWTON CHRYSLER JEEP DODGE	NORMAN, OK	1
LAWTON KIRBY CO	LAWTON, OK	1
LAWTON MACHINE	LAWTON, OK	1
LAWTON TRANSIT MIX	PONCA CITY, OK	1
LEISURE LIVING HOMES INC	NORMAN, OK	1
LEISURE TIME POOLS & SPAS	OKLAHOMA CITY, OK	2
LENCORP, INC.	OKLAHOMA CITY, OK	1
LEND AN EAR, LLC	PLYMOUTH, MN	1
LEONARD & MARKER FUNERAL HOME	BIXBY, OK	1
LEONARD JEWELRY	STILLWATER, OK	1
LESCHER-MILLSAP FUNERAL HOME	MUSKOGEE, OK	1
LEXINGTON MOBILE HOME VILLAGE, LLC	PURCELL, OK	1
LEXUS OF OKLAHOMA CITY	OKLAHOMA CITY, OK	1
LIBERTY AUTO FINANCE	TULSA, OK	1
LIFEWAY HOMES	TULSA, OK	1
LIGHTHOUSE PORTABLE BUILDINGS	PADUCAH, KY	3

LIGHTNING AUTO SALES	TULSA, OK	1
LINDLEY FARM EQUIPMENT INC	CORDELL, OK	1
LINDSEY STREET MOTORS	NORMAN, OK	1
LOCKE AUTO PARTS	NEWKIRK, OK	1
LONGHORN SCOOTERS, INC	ARDMORE, OK	1
LUGINBUEL FUNERAL HOME	VINITA, OK	1
LUGINBUEL FUNERAL HOME, INC.	VINITA, OK	8
LUNDY'S PROPANE GAS COMPANY	OKLAHOMA CITY, OK	1
LYON FINANCIAL SERVICES	MOORESVILLE, NC	1
M & W POWERSPORTS	BROKEN ARROW, OK	1
M. B. MOTORS	MIDWEST CITY, OK	1
M/S JACKS AUTO SALES	TECUMSEH, OK	1
MAC'S AUTO PARTS	FORT COBB, OK	1
MADEMOISELLE FITNESS 2	OKLAHOMA CITY, OK	1
MAHAN LEASING INC	TULSA, OK	1
MAHANAIM	TULSA, OK	1
MAIN STREET AUTO'S LLC	ADA, OK	1
MAINARD & SANDERS HEAT & AIR	OKLAHOMA CITY, OK	1
MAJESTIC MOTORS	YUKON, OK	1
MALLET FUNERAL HOME INC	WAGONER, OK	1
MALONE MOTOR COMPANY	BARTLESVILLE, OK	1
MANGUM AUTO SALES & TIRE CENTER	DUNCAN, OK	1
MARC HEITZ CHEVROLET INC	NORMAN, OK	1
MARC MILLER BUICK-GMC, INC	TULSA, OK	1



MARGO'S GIFT SHOP, LLC	TULSA, OK	1
MARINE ONE ACCEPTANCE CORPORATION	DALLAS, TX	1
MARK REAM MOTORS INC	ALVA, OK	1
MARQUIS FURNITURE, INC.	TECUMSEH, OK	8
MARTIN FUNERAL HOME	ELK CITY, OK	1
MASON FUNERAL HOME	SHATTUCK, OK	1
MATHIS BROTHERS FURNITURE	OKLAHOMA CITY, OK	4
MATHIS OIL	GUYMON, OK	1
MAX CREDIT AUTO	OKLAHOMA CITY, OK	1
MAXEY HOMES INC	OKLAHOMA CITY, OK	1
MAXEYS CYCLES	OKLAHOMA CITY, OK	1
MAY AVENUE FORD	OKLAHOMA CITY, OK	1
MAYS CALVIN OILFIELD SERVICES INC	GUTHRIE, OK	1
MBF, LLC	OKLAHOMA CITY, OK	1
MCCARTHY'S VENTURE DRILLING, INC.	TAHLEQUAH, OK	1
MCCARTNEY'S JOHNSON FUNERAL HOME	PAWHUSKA, OK	1
MCCLAIN COUNTY USED AUTOS	BYERS, OK	1
MCCLAIN'S RV SUPERSTORE OKC WEST, INC.	OKLAHOMA CITY, OK	1
MCGEE JEWELERS	PONCA CITY, OK	1
MCGRAW MOTORS	MUSKOGEE, OK	1
MCKAY FORD LINCOLN MERCURY INC	WOODWARD, OK	1
MCKINSEY MOTOR COMPANY	CLINTON, OK	1
MCNAIR AUTO SALES	MARLOW, OK	1
MEDICAL-LEGAL CONSULTING INSTITUTE INC	HOUSTON, TX	1

MEEKER CLINIC	MEEKER, OK	1
MEEK'S AUTO SALES, INC.	MARLOW, OK	1
MELTON SALES INC	CLAREMORE, OK	1
MELTON'S HEAT-AIR & APPLIANCE & TOM'S ELECTRIC	MARLOW, OK	1
MEMORIAL PARK CEMETERY	TULSA, OK	1
MEMORIAL PARK CEMETERY #0883	HOUSTON, TX	1
MENZER LAW OFFICES, PC	BLACKWELL, OK	1
MERCEDES-BENZ FINANCIAL SERVICES USA LLC	FARMINGTON HILLS, MI	1
MERCEDES-BENZ OF OKLAHOMA CITY	OKLAHOMA CITY, OK	1
MERCER-ADAMS FUNERAL SERVICE	BETHANY, OK	1
MERCHANTS ACCEPTANCE CORPORATION	BELLEVUE, WA	1
MERRIMAN'S FURNITURE INC	WOODWARD, OK	1
METRO CAR CO., INC.	OKLAHOMA CITY, OK	1
METRO MOTOR CO OF OKLAHOMA CITY	OKLAHOMA CITY, OK	1
MFA ENTERPRISES, INC.	COLUMBIA, MO	1
MFA OIL COMPANY / AA5 MFA PROPANE	COLUMBIA, MO	1
MFA OIL COMPANY A92 MFA PROPANE	COLUMBIA, MO	1
MFA OIL COMPANY A96 MFA PROPANE	COLUMBIA, MO	1
MFA OIL COMPANY A97 MFA PROPANE	COLUMBIA, MO	1
MFA OIL COMPANY AA6 MFA PROPANE	COLUMBIA, MO	1
MFA OIL COMPANY AA8 MFA PROPANE	COLUMBIA, MO	1
MFA OIL COMPANY AC9 MFA PROPANE	COLUMBIA, MO	2
MFA OIL COMPANY AK7 MFA PROPANE	COLUMBIA, MO	1
MICHAEL'S ANTIQUE CLOCKS	OKLAHOMA CITY, OK	1

MICHAEL'S FUNERAL HOME INC	DRUMRIGHT, OK	1
MICHOACAN AUTO SALES	TULSA, OK	1
MID STATE MFG HOUSING CORP	PURCELL, OK	1
MID STATES INDUSTRIAL SUPPLY	OKLAHOMA CITY, OK	1
MIDLAND PROFESSIONAL SERVICES, INC.	LAWRENCE, KS	1
MIDWAY CAR SALES	IDABEL, OK	1
MIDWAY MOTORS & SALVAGE	HOLLIS, OK	1
MIDWEST AUTOMALL	MOORE, OK	1
MIDWEST FERTILIZER, INC	MIAMI, OK	1
MIDWEST MATERIALS COMPANY	SPRINGFIELD, MO	1
MIDWEST MUSCLE AND ELITE MOTORSPORTS LLC	MOORE, OK	1
MIDWEST MUSIC, LLC	WEATHERFORD, OK	2
MIKE'S AUTO SALES	OKLAHOMA CITY, OK	1
MIKE'S MOTOR CO, LLC	TULSA, OK	1
MILL CREEK CARPET	TULSA, OK	1
MILL CREEK CARPET & TILE	TULSA, OK	11
MILLER-EDWARDS BUICK GMC, INC.	MUSKOGEE, OK	1
MILLER'S FLOOR STORE	OKLAHOMA CITY, OK	1
MILLSAP FUNERAL SERVICE	WEBBERS FALLS, OK	2
MIRAGLIOS INC AUTO & EQ. CENTER	ELK CITY, OK	1
MISS JACKSON'S	TULSA, OK	1
MITSUBISHI MOTORS CREDIT OF AMERICA, INC	CYPRESS, CA	1
MMCA LEASE, LTD	CYPRESS, CA	1
MODERN DENTAL PROFESSIONALS	NORMAN, OK	1

MODERN DENTAL PROFESSIONALS	YUKON, OK	1
MOODY'S JEWELRY, INC.	BROKEN ARROW, OK	1
MOODY'S JEWELRY, INC.	TULSA, OK	8
MOORE FUNERAL HOME, INC.	TULSA, OK	5
MOORE IMPORTS, PARTS & SALES	MOORE, OK	1
MOORMAN'S CARPETS INC	OKLAHOMA CITY, OK	1
MOWERY FUNERAL SERVICE	OWASSO, OK	1
MSC FLOORING	OKLAHOMA CITY, OK	1
MULDROW BEST BUY AUTO	MULDROW, OK	1
MULLIGAN ENTERPRISES LLC	OKLAHOMA CITY, OK	1
MURRY'S NISSAN INC	MUSKOGEE, OK	1
MUSKOGEE MARBLE & GRANITE LLC	MUSKOGEE, OK	1
MUSKOGEE'S BEST AUTO	LOWELL, AR	1
MYMEDICALLOAN.COM	ENCINO, CA	1
N.E.O. FEEDS	MIAMI, OK	1
NANCE HOME FURNISHINGS INC	ARDMORE, OK	1
NATIONAL AUTO FUNDING INC.	TULSA, OK	1
NELSON AUTO FINANCE, LLC	BIXBY, OK	3
NELSON AUTO FINANCE, LLC	TULSA, OK	1
NELSON FURNITURE & CARPET	MUSKOGEE, OK	1
NENA'S AUTO SALES LLC	OKLAHOMA CITY, OK	1
NEO CONCRETE & MATERIALS, INC.	PONCA CITY, OK	1
NEWELL COACH CORP	MIAMI, OK	1
NEWTON PLUMBING & ELECTRIC HEATING & AIR	COMANCHE, OK	1

NEXT GENERATION CROSSFIT	TULSA, OK	1
NEXXUS REMARKETING	STILLWATER, OK	1
NICHOLS ENTERPRISE	MCALESTER, OK	1
NINDE FUNERAL DIRECTORS, INC.	TULSA, OK	1
NISSAN MOTOR ACCEPTANCE CORPORATION	DALLAS, TX	1
NISSAN-INFINITI LT	DALLAS, TX	1
NIX FORD-MERCURY, INC.	MCALESTER, OK	1
NIX AUTO CENTER, INC	MCALESTER, OK	1
NOBLE COUNTY TRACTOR CO INC	PERRY, OK	1
NORM SMITH AUTO SALES	BETHANY, OK	1
NORMAN CHRYSLER - JEEP DODGE	NORMAN, OK	1
NORMAN MUSIC CENTER, INC.	NORMAN, OK	1
NORTH CAROLINA FURNITURE MART, INC.	BIXBY, OK	1
NORTHCUTT AUTO OUTLET	ENID, OK	1
NORTHCUTT CHEVROLET-BUICK, LLC	ENID, OK	1
NORTHWEST MOTORS INC.	ENID, OK	1
NULL'S USED CARS	CHICKASHA, OK	1
OAKLEY PONTIAC BUICK	BARTLESVILLE, OK	1
OAKWOOD HOMES #733	MARYVILLE, TN	1
OAKWOOD HOMES #735	MARYVILLE, TN	1
OKC AUTO CENTER	OKLAHOMA CITY, OK	1
OKC IMPORTS AUTOPLEX	WARR ACRES, OK	1
OKLAHOMA FUTON COMPANY, LLC	OKLAHOMA CITY, OK	1
OKLAHOMA HONDA SUZUKI	DEL CITY, OK	1

OKLAHOMA LIQUEFIED GAS CO INC	SEMINOLE, OK	2
OKLAHOMA LIQUEFIED GAS CO OF CHICKASHA	SEMINOLE, OK	1
OKLAHOMA LIQUEFIED GAS CO OF LEXINGTON	SEMINOLE, OK	1
OKLAHOMA LIQUEFIED GAS OF HARRAH	HARRAH, OK	1
OKLAHOMA LIQUEFIED GAS OF OKC	HARRRAH, OK	1
OKLAHOMA MOTOR ACCEPTANCE, LLC	AFTON, OK	1
ONPOINT FINANCIAL CORPORATION	NORWELL, MA	1
ONYX ACCEPTANCE CORPORATION	TULSA, OK	1
ORKIN	ATLANTA, GA	1
ORKIN, LLC	BARTLESVILLE, OK	1
ORKIN, LLC	ENID, OK	1
ORKIN, LLC	LAWTON, OK	1
ORKIN, LLC	MUSKOGEE, OK	1
ORKIN, LLC	OKLAHOMA CITY, OK	1
ORKIN, LLC	TULSA, OK	1
OWASSO FENCE CO.	OWASSO, OK	1
OWN YOUR OWN STORAGE LLC	PRAGUE, OK	2
PADGHAM MOTOR CO	DEL CITY, OK	1
PALM HARBOR VILLAGES, INC.	ADDISON, TX	2
PANHANDLE AUTO SALES	GUYMON, OK	1
PANHANDLE MOTOR CO	BEAVER, OK	1
PANTHER MOTORS, LLC	PAULS VALLEY, OK	1
PARAMORE SUPPLY COMPANY	DUNCAN, OK	1
PARKWAY MOTORS	MCALESTER, OK	1

PATRIOT AUTO SALES	LAWTON, OK	1
PATTON AIR CONDITIONING CO., INC.	SAND SPRINGS, OK	1
PAWNEE READY MIX INC	PAWNEE, OK	1
PC CONCRETE	PONCA CITY, OK	1
PCARS LLC	LISLE, IL	1
PDQ AUTO SALES	COYLE, OK	1
PEAK ACCEPTANCE, LLC	DALLAS, TX	1
PELICAN LANDING RESORT	KETCHUM, OK	1
PELICAN RESOURCE GROUP LLC	CHERRY HILL, NJ	2
PEOPLE'S ELECTRIC COOPERATIVE	ADA, OK	1
PERFECT FIT AUTO SALES	PONCA CITY, OK	1
PERFORMANCE EQUITY PARTNERS, INC	MOKENA, IL	1
PERRY READY-MIX	PONCA CITY, OK	1
PETE EISCHEN CHEVROLET CO.	FAIRVIEW, OK	1
PHILLIPS MUSIC	LAWTON, OK	1
PHIL'S AUTO SALES INC.	TULSA, OK	1
PHYSICIANS SURGICAL CENTER	MOORE, OK	1
PINNACLE AUTO LEASE, INC.	OKLAHOMA CITY, OK	1
PIONEER TIRE CENTER	STILLWATER, OK	1
PIPPIN BROTHERS, INC	LAWTON, OK	1
PLANET FITNESS	SHAWNEE, OK	1
PM FINANCE, INC	OKLAHOMA CITY, OK	1
POOR MAN'S AUTO EMPORIUM	MIAMI, OK	2
PORCH SCHOOL SUPPLY, INC.	OKLAHOMA CITY, OK	1

PORSCHE CAPITAL LLC	LISLE, IL	1
PORSCHE FINANCIAL AUTO SECURITIZATION TRUST 2011-1	LISLE, IL	1
PORSCHE FINANCIAL SERVICES, INC.	LISLE, IL	1
PORSCHE FUNDING LTD PARTNERSHIP	LISLE, IL	1
PORSCHE INNOVATIVE LEASE OWNER TRUST 2011-1	LISLE, IL	1
PORSCHE LIQUIDITY LLC	LISLE, IL	1
PORTER-STRAIT INSTRUMENT CO INC	TULSA, OK	1
PORTLAND VETERINARY HOSPITAL INC	OKLAHOMA CITY, OK	1
POSKEY'S AUTO AND REPAIR LLC	STROUD, OK	1
POTEET FUNERAL HOME, LLC	PAWNEE, OK	1
POWER SPORTS LLC	LAWTON, OK	1
POWERS MUFFLER SHOP INC	LAWTON, OK	1
PREFERRED CREDIT, INC.	ST. CLOUD, MN	1
PREMIER BATHS, INC.	SOUTH DAYTONA, FL	1
PREMIER MOTORS	BARTLESVILLE, OK	1
PRESTIGA FUNDING LLC	ENGLEWOOD CLIFFS, NJ	1
PRESTIGE FINANCIAL SERVICES, INC.	SALT LAKE CITY, UT	1
PRESTIGE HOMES	SHAWNEE, OK	1
PRESTON'S CYCLE AND ATV	ENID, OK	1
PRIME RATE PREMIUM FINANCE CORP	FLORENCE, SC	1
PRIMOS AUTO CREDIT INC	TULSA, OK	1
PROGRESSIVE CAR FINANCE LLC	LOWELL, AR	1
PRO-TOUCH IMPORT AUTO & REPAIR	BROKEN ARROW, OK	1
PUCKETTS INC	OKLAHOMA CITY, OK	1



PULLIAM'S FURNITURE AND APPLIANCES	HUGO, OK	1
PURCELL MUNICIPAL HOSPITAL	PURCELL, OK	1
PURCHASING POWER, LLC	ATLANTA, GA	1
QUALITY AUTOS OF ADA, INC.	ADA, OK	1
QUALITY PC	TULSA, OK	1
QUALITY WATER SERVICE	STILLWATER, OK	1
QUALITY WATER SERVICES	PONCA CITY, OK	1
QUEST FINANCIAL, LLC	OKLAHOMA CITY, OK	1
QUINN CHRYSLER DODGE LLC	BARTLESVILLE, OK	1
R & R APPLIANCE	BRISTOW, OK	1
R & R AUTO SALES	BURNEYVILLE, OK	1
R & R MOTORS	BROKEN ARROW, OK	1
R A DAVID ENTERPRISES, INC.	MUSKOGEE, OK	1
R S MOTORS	OKLAHOMA CITY, OK	1
RAINBOW SPORTS, INC.	ENID, OK	1
RAINS FURNITURE, TV & APPLIANCE	LAWTON, OK	1
RALPH & SONS TIRE CENTER INC	CHICKASHA, OK	1
RANDY BOWEN CHEV-PONT-OLDS-GMC, INC.	CHANDLER, OK	1
RANDY MITCHELL AUTO	MULDROW, OK	1
RAY HIBDON'S CAR CHOICE, LLC	DEL CITY, OK	1
RAY WARD FINE JEWELERS	ARDMORE, OK	1
RAY'S USED CARS	OKLAHOMA CITY, OK	1
RED DIRT AUTO SALES LLC	STILLWATER, OK	1
RED JOHNSON FORD INC	HAMMON, OK	1

REDINGER FUNERAL HOME, INC	SEILING, OK	1
REDWINE BROS	SPIRO, OK	1
REEDS JEWELERS	WILMINGTON, NC	1
REGAL CAR SALES	TULSA, OK	10
REGAL CAR SALES & CREDIT, LLC	TULSA, OK	1
REGENCY AUTO GROUP	GUYMON, OK	1
REGIONAL ACCEPTANCE CORPORATION	GREENVILLE, NC	1
RELIABLE AUTO SALES, INC.	BROKEN ARROW, OK	1
RELIABLE MOTORS ACCEPTANCE CORP.	OKLAHOMA CITY, OK	1
RELIABLE MOTORS, INC.	OKLAHOMA CITY, OK	1
REPLACEMENT PARTS, INC.	LITTLE ROCK, AR	16
REPUBLIC FIRE & CASUALTY INSURANCE COMPANY	DALLAS, TX	1
RESERVED RESOURCE INSURANCE	WATERSOUND, FL	1
RESTHAVEN - SUNSET MEMORIAL PARK	PONCA CITY, OK	1
RESTHAVEN MEMORIAL PARK #6285	HOUSTON, TX	1
RESULTS, INC.	NORMAN, OK	1
RETAIL MERCHANTS ASSN OF ADA	ADA, OK	1
RETLOW, INC.	TULSA, OK	1
REYNOLDS FORD	NORMAN, OK	1
REYNOLDS FORD EDMOND LLC	OKLAHOMA CITY, OK	1
REYNOLDS FORD OKC INC.	OKLAHOMA CITY, OK	1
REYNOLDS LINCOLN MERCURY, INC	NORMAN, OK	1
RHYNES & RHODES FURNITURE	ADA, OK	1
RHYNES & RHODES FURNITURE OF DURANT, INC	DURANT, OK	1

RICE FUNERAL SERVICE, INC.	CLAREMORE, OK	1
RICE FURNITURE & APPLIANCE INC	HEAVENER, OK	1
RICH & CARTMILL INC.	TULSA, OK	2
RICK JONES BUICK GMC INC	EL RENO, OK	1
RICK MCNAIR USED CARS	PRYOR, OK	1
RICKY JAMES MUSTAIN D.C., P.C.	OKLAHOMA CITY, OK	1
RIVERSIDE AUTOPLEX OF POTEAU, LLC	POTEAU, OK	1
ROAD AMERICA MOTOR CLUB	MIAMI, FL	1
ROAD RUNNER MOTOR CO INC	EL RENO, OK	1
ROADWAY AUTO SALES INC	BETHANY, OK	1
ROBERT TAYLOR & ASSOCIATES	HOLDENVILLE, OK	1
ROBERTS AUTO CENTER	PRYOR, OK	1
ROBERTS DODGE CHRYSLER JEEP	PRYOR, OK	1
ROBERTS FUNERAL HOME	WESTVILLE, OK	1
ROBERTS USED CARS	WILBURTON, OK	1
ROBERTS/REED-CULVER FUNERAL HOME	STILWELL, OK	1
ROBINSON FAMILY AUTO SALES	HOLDENVILLE, OK	1
ROBISON AIR INC.	TULSA, OK	1
ROD'S OUTDOOR POWER INC	ARDMORE, OK	1
ROESCH WALKER FUNERAL CHAPEL INC	SHAWNEE, OK	1
ROGAN FUNERAL HOME INC	HUGO, OK	1
ROMEROS AUTO CENTER	TULSA, OK	1
RON SHIRLEY BUICK-GMC, INC.	STILLWATER, OK	1
ROOKS MOTOR CO	VALLIANT, OK	1

ROOMS TODAY	OKLAHOMA CITY, OK	1
ROSE FURNITURE	TAHLEQUAH, OK	1
ROSE HILL BURIAL PARK #718	HOUSTON, TX	1
ROTHER WATER CONDITIONING - CULLIGAN	EL RENO, OK	1
ROUTE 66 RV'S INC.	CLAREMORE, OK	1
RUG & CARPET OF OKLAHOMA	OKLAHOMA CITY, OK	1
S & J AUTO SALES	MILAN, TN	1
S & J MOTORS INC	ELGIN, OK	1
S & S MOTORS	PURCELL, OK	1
S & W PREMIUM FINANCE COMPANY, INC.	ADDISON, TX	1
SABER ACCEPTANCE, LLC	TULSA, OK	1
SAIED MUSIC COMPANY	TULSA, OK	1
SALLISAW TRUE VALUE HARDWARE	SALLISAW, OK	1
SAMUEL'S JEWELERS, INC.	AUSTIN, TX	1
SANAGUS MOTORS	GUYMON, OK	1
SANDERS TOWN & COUNTRY	BOISE CITY, OK	1
SANDRA WINDSOR D.D.S. INC.	MIDWEST CITY, OK	1
SANDY'S POOLS & SPAS	MUSKOGEE, OK	1
SANTA FE AUTO SALES, INC.	OKLAHOMA CITY, OK	1
SANTANDER AUTO FINANCE	DALLAS, TX	1
SARTAIN FISCHBEIN	TULSA, OK	1
SCISSORTAIL AUTO SALES	TULSA, OK	1
SCOTT AUTO SALES	TULSA, OK	1
SCOTT BRUMLEY FUNERAL SERVICES INC	BROKEN BOW, OK	1

SCOTT FINANCIAL SERVICES & LEASING INC.	JOHNSTON, IA	1
SEHORN YAMAHA INC	SHAWNEE, OK	1
SEILING AUTO SUPPLY INC	SEILING, OK	1
SELLERS AUTO & TRUCK SLVG & SALES	COMANCHE, OK	1
SEMINOLE VETERINARY HOSPITAL, INC.	SEMINOLE, OK	1
SERVICE EXPERTS HEATING & AIR CONDITIONING LLC	RICHARDSON, TX	2
SETCO INC	IDABEL, OK	1
SEVEN RENTALS	CHELSEA, OK	1
SEVIER FUNERAL HOME	CHICKASHA, OK	2
SEWELL EQUIPMENT CO	OKMULGEE, OK	1
SEWTOWN, INC.	FORT SMITH, AR	1
SHADY NOOK PUMP & SUPPLY, INC	OKLAHOMA CITY, OK	1
SHAPE FITNESS	MOORE, OK	2
SHAPE FITNESS	OKLAHOMA CITY, OK	1
SHAPE FITNESS, LLC	MIDWEST CITY, OK	4
SHAW FUNERAL HOME	VICI, OK	5
SHAWNEE CAR PAINTS INC	SHAWNEE, OK	1
SHAWNEE HONDA MOTORSPORTS	SHAWNEE, OK	1
SHAWNEE MEDICAL CENTER CLINIC	SHAWNEE, OK	1
SHELBURNE HEATING & AIR	HOBART, OK	1
SHEPHERD'S MENSWEAR	SHAWNEE, OK	1
SHERMAN, CLAY & CO	SAN BRUNO, CA	1
SHERMAN-HUME INSURANCE AGENCY, INC	OKLAHOMA CITY, OK	1
SHIRLEY BRIMBERRY INC	OKLAHOMA CITY, OK	1

SHOWCASE AUTO MALL, LLC DBA SUPER SPORTS	OKLAHOMA CITY, OK	1
SIGHTS & SOUNDS, LLC	ALVA, OK	1
SILVER BARN AUTO SALES INC	POCOLA, OK	1
SILVERLEAF FURNITURE LLC	MOORE, OK	1
SINCLAIR OIL CORP	SALT LAKE CITY, UT	1
SKY FITNESS & WELLBEING	WICHITA, KS	2
SMART AUTO WHOLESALE, LLC	TULSA, OK	1
SMART CHOICE AUTO CREDIT	YUKON, OK	1
SMILE BRANDS FINANCE, INC.	IRVINE, CA	1
SMITH & SONS BUILDING CENTER	ANADARKO, OK	1
SMITH & TURNER MORTUARY	YUKON, OK	1
SMITH FARM & GARDEN SUPPLY	OKLAHOMA CITY, OK	1
SMITH HOME FURNISHINGS LTD	PONCA CITY, OK	1
SOLITAIRE HOMES INC	DUNCAN, OK	1
SOLITAIRE MANUFACTURED HOMES, L.L.C.	DUNCAN, OK	1
SOONER COOPERATIVE, INC.	OKEENE, OK	4
SOONER HOME FURNISHINGS	PAULS VALLEY, OK	1
SOUTH STREET INVESTMENTS INC	PONCA CITY, OK	1
SOUTHEAST MOTOR CO.	OKLAHOMA CITY, OK	1
SOUTHEAST TOYOTA FINANCE	DEERFIELD BEACH, FL	2
SOUTHERN AUTO FINANCE COMPANY	FORT LAUDERDALE, FL	1
SOUTHERN INSURANCE CO	DALLAS, TX	1
SOUTHERN UNDERWRITERS INSURANCE CO	DALLAS, TX	1
SOUTHWEST TRACTOR & PARTS	ATOKA, OK	1

SOUTHWEST TRUCK PARTS, INC.	PRATT, KS	3
SOUTHWESTERN STATE SAND CORP	PONCA CITY, OK	1
SOVEREIGN STRUCTURES	MILAN, TN	1
SPEARS FURNITURE INC	PAWNEE, OK	1
SPEEDLINE USED CARS, LLC	MCALESTER, OK	1
SPIFI MOTORS	NORMAN, OK	1
SPIRIT CREDIT AUTO SALES	TULSA, OK	1
SPORTS WORLD INC	TULSA, OK	1
SPRENGER MOTORS, INC.	TULSA, OK	1
SPRING CREEK AUTO SALES	LOCUST GROVE, OK	1
SS-OKC, INC.	BROKEN ARROW, OK	1
STANDRIDGE EQUIPMENT CO., INC	CHICKASHA, OK	1
STANDRIDGE EQUIPMENT COMPANY, INC.	DUNCAN, OK	1
STAR JEWELERS	BROKEN ARROW, OK	1
STEVENS REFRIGERATION & HEATING INC	ENID, OK	1
STEVE'S TV	BARTLESVILLE, OK	1
STEWART MARTIN EQUIPMENT	OKMULGEE, OK	1
STEWART'S TIRE SALES	BROKEN BOW, OK	1
STEWARTS USED CARS, LLC	STILWELL, OK	1
STILLWATER FLIGHT CENTER INC	STILLWATER, OK	1
STILLWATER HEARING CLINIC	STILLWATER, OK	1
STILLWATER NEW PRESS	STILLWATER, OK	1
STITES FURNITURE CO	EUFAULA, OK	1
STOCKMANS MILL & GRAIN INC.	PAWNEE, OK	1

STONE MOBILE HOMES	MUSKOGEE, OK	1
STRATTON MOTOR COMPANY	BLANCHARD, OK	1
STRODE FUNERAL HOME	STILLWATER, OK	1
STUART FARM & RANCH SUPPLY	STUART, OK	1
STUART PONTIAC CADILLAC DBA STUART NISSAN	ENID, OK	1
SUBURBAN CHEVROLET, INC	CLAREMORE, OK	1
SUN MOTORS	PONCA CITY, OK	1
SUNDANCE EQUIPMENT & TRUCK SALES	CATOOSA, OK	1
SUNNYLANE CEMETERY #0884	HOUSTON, TX	1
SUNSET MEMORIAL PARK # 0317	HOUSTON, TX	1
SUNWEST MOTORS INC	OKLAHOMA CITY, OK	1
SWEEPER CITY	BARTLESVILLE, OK	1
SWEITZER MOBILE HOMES	PRAGUE, OK	1
T & D MOTOR CO INC	BETHANY, OK	1
T & S AUTO SALES	TISHOMINGO, OK	1
T & S FIRE & SAFETY, INC.	OKLAHOMA CITY, OK	1
T C BURGIN CPA PC	OKLAHOMA CITY, OK	1
T J KENNEDY INC	SAPULPA, OK	1
T&D AUTO SALES OF LAWTON LLC	LAWTON, OK	1
TALLGRASS MOTORS LLC	BARTLESVILLE, OK	1
TALLGRASS MOTORS, LLC	PAWHUSKA, OK	1
TALT PROPERTIES LLC	OKLAHOMA CITY, OK	1
TAN & TONE AMERICA	ARDMORE, OK	2
TANNER CHEVROLET, INC.	OKEMAH, OK	1



TARGA PREMIUM FINANCE COMPANY, INC	DALLAS, TX	1
TARPON FINANCIAL CORPORATION	FLOWERY BRANCH, GA	1
TAYLOR MOTORS INC	SKIATOOK, OK	1
TD AUTO FINANCE LLC	FARMINGTON HILLS, MI	1
TECO HOME APPLIANCE INC	BARTLESVILLE, OK	1
TEMPLE OF ZOOM	BROKEN ARROW, OK	1
TERRAL'S FINE DESIGNS	MOORE, OK	1
TERRY'S FURNITURE SHOWROOM	ELK CITY, OK	1
TESTA AUTO SALES INC	MCALESTER, OK	1
TEXAS PIPE & METAL	PAMPA, TX	1
TG WATER SYSTEMS, LLC	DALLAS, TX	1
THE B K CREDIT CORPORATION	LAWTON, OK	1
THE CARPET STORE, INC	OKLAHOMA CITY, OK	1
THE COLPITTS LAW FIRM	TULSA, OK	1
THE EDMOND SUN	EDMOND, OK	1
THE EYE INSTITUTE, INC.	TULSA, OK	1
THE GOLDEN RULE SHOP	OKMULGEE, OK	1
THE KEY FINANCE, INC.	OKLAHOMA CITY, OK	1
THE MUSIC STORE	TULSA, OK	1
THE PICKUP SHOP, LLC	NORMAN, OK	1
THE QUAPAW CO	STILLWATER, OK	1
THE QUAPAW COMPANY	STILLWATER, OK	1
THE SHED SOLUTION	MILAN, TN	1
THE SHERWIN-WILLIAMS COMPANY	CLEVELAND, OH	54

THE UNITED EDUCATORS INC	LAKE BLUFF, IL	1
THOMAS LAW FIRM, PLLC	TULSA, OK	1
THUNDER AUTO SALES	OKLAHOMA CITY, OK	1
THUNDER CITY MOTORS, LLC	OKLAHOMA CITY, OK	1
TIDEWATER CREDIT SERVICES	VIRGINIA BEACH, VA	1
TIDEWATER MOTOR CREDIT	VIRGINIA BEACH, VA	1
TINA'S TAN AND TONE	CHICKASHA, OK	1
TIPTON'S FINE JEWELRY	LAWTON, OK	1
TLC TAN & TONE UNLIMITED	STILLWATER, OK	1
T-MOBILE	BEELEVUE, WA	33
TOLUCA AUTO SALES	OKLAHOMA CITY, OK	1
TOTAL HEARING INC DBA LOWRY HEARING AID	EDMOND, OK	1
TRADER JACK'S FINE CAR CENTER, INC.	TULSA, OK	1
TRANSPORTATION LEASING CO	TULSA, OK	1
TRANSPORTATION MOTOR SALES	TULSA, OK	1
TRI COUNTY MOTORS	SHAWNEE, OK	1
TRIANGLE COMPANY	TULSA, OK	1
TRICOLOR AUTO ACCEPTANCE, LLC	IRVING, TX	1
TRICOLOR AUTO GROUP, LLC	IRVING, TX	1
TRINDLE HILL AUTO, LLC	TECUMSEH, OK	1
TRIPLE J AUTO RANCH	TULSA, OK	1
TRONIX COUNTRY, LLC	SPRINGFIELD, VA	2
TROUT FUNERAL HOME & CREMATORY	PONCA CITY, OK	1
TROUT FUNERAL HOME OF BLACKWELL	PONCA CITY, OK	1

TSCI (TIME EQUIP. DIST. IN OKLA.)	TULSA, OK	1
TULSA ADJUSTMENT BUREAU INC	TULSA, OK	1
TULSA BAND INSTRUMENTS INC.	TULSA, OK	1
TULSA CREDIT WORLD AUTO SALES	TULSA, OK	1
TULSA'S BEST AUTO	LOWELL, AR	1
TURNER FUNERAL HOMES ENTERPRISES	HINTON, OK	1
TWIN CITIES READY MIX, INC.	MCALESTER, OK	8
TYCO INTEGRATED SECURITY LLC	BOCA RATON, FL	2
TYLER'S FURNITURE, INC.	PURCELL, OK	1
U AUTO PAWN USED CAR SALES	DEL CITY, OK	1
UNION PINES SURGERY CENTER LLC	TULSA, OK	1
UNIQUE MOTORSPORTS	MOORE, OK	1
UNITED BRAKE & ELECTRIC	ALVA, OK	1
UNITED MOTORS INC	SEMINOLE, OK	1
UNITED SPORTS AND AUTOS	MUSKOGEE, OK	1
UNIVERSAL ACCEPTANCE CORPORATION (OK)	EDINA, MN	1
UNIVERSAL GUARDIAN ACCEPTANCE, LLC	ST. JOSEPH, MO	1
USA DISCOUNTERS, LTD.	VIRGINIA BEACH, VA	1
USA SIDING AND WINDOW CO LLC	TULSA, OK	1
USED CARS "R" US INC	LAWTON, OK	1
V C HELMS USED CARS	WAURIKA, OK	1
V W CREDIT INC	LIBERTYVILLE, IL	1
VALLEY MOTOR CO	PAULS VALLEY, OK	1
VALUE AUTO MART	ENID, OK	1

VAN DE STEEG & ASSOCIATES, INC.	EDMOND, OK	1
VAN HORN MOTORS	ADA, OK	1
VANDERBILT MORTGAGE AND FINANCE, INC.	MARYVILLE, TN	2
VANTAGE FINANCE, LLC	OMAHA, NE	1
VASSAR MOTORS	WOODWARD, OK	1
VCFS AUTO LEASING COMPANY	ROCKLEIGH, NJ	1
VEHICLE ACCEPTANCE CORPORATION	DALLAS, TX	1
VENTURE DRILLING SUPPLY, LLC	TAHLEQUAH, OK	1
VERICREST FINANCIAL, INC.	DALLAS, TX	1
VICTORY ENDEAVORS, INC.	CHELSEA, OK	1
VIDEO REVOLUTION INC	TULSA, OK	1
VIDEON	TULSA, OK	1
VINCECO, INC	NOWATA, OK	1
VINCENT'S CARPET & INTERIORS	SHAWNEE, OK	1
VINTON BAKER FORD, INC.	FAIRVIEW, OK	1
VITALITY FINANCIAL, INC.	LAKE OSWEGO, OR	1
VO FINANCIAL CORPORATION	EGG HARBOR TOWNSHIP, NJ	1
VOLVO CAR FINANCIAL SERVICES U.S., LLC	ROCKLEIGH, NJ	1
VONDEL L SMITH & SON MORTUARY & CREAMATORIUM	OKLAHOMA CITY, OK	3
VONNIE'S PAWN SHOP	STILWELL, OK	1
VTX INC. AS TRUSTEE OF WORLD OMNI LT	DEERFIELD BEACH, FL	2
VW CREDIT LEASING LTD	LIBERTYVILLE, IL	1
WALKER TIRE	GUTHRIE, OK	2
WARN HOME FURNISHINGS	OKEMAH, OK	1

WARREN OFFICE PRODUCTS	OKLAHOMA CITY, OK	1
WARREN'S MODERN APPLIANCE, INC.	WOODWARD, OK	1
WASHBURN MOTOR CO	ALVA, OK	1
WAUKOMIS CO-OP SUPPLY COMPANY	WAUKOMIS, OK	1
WAYNE EIDSON CHEVY OLDS	SULPHUR, OK	1
WAYNE WOOD AGENCY INC	HEALDTON, OK	1
WELLINGTON PREMIUM FINANCE, INC.	FT WORTH, TX	1
WELLS PLUMBING CO INC	PONCA CITY, OK	1
WEST END FURNITURE	PONCA CITY, OK	1
WESTCO HOME FURNISHINGS	MIAMI, OK	5
WESTERN AUTO	POTEAU, OK	1
WESTERN FUNDING INCORPORATED	LAS VEGAS, NV	1
WESTERN MOTORS	OKLAHOMA CITY, OK	1
WESTLAKE FINANCIAL SERVICES	LOS ANGELES, CA	1
WESTPOINTE CHRYSLER JEEP DODGE	YUKON, OK	1
WESTVIEW PROPERTIES, LLC	PURCELL, OK	1
WHEATLAND MOTOR CO	OKLAHOMA CITY, OK	1
WHEELER RENTAL AND MOBILE HOME SALES, LLC	HINTON, OK	1
WHEELS OF OKLAHOMA CITY	OKLAHOMA CITY, OK	1
WHITEBRIDGE FINANCIAL LLC	UNIONTOWN, OH	1
WHITNEY MOTOR COMPANY	DUNCAN, OK	1
WHITTON SUPPLY CO	OKLAHOMA CITY, OK	1
WHOLESALE AUTO BROKERS	MUSKOGEE, OK	1
WHOLESALE ENTERPRISES INC	MIDWEST CITY, OK	1

WHOLESALE MOBILE HOMES	KINGSTON, OK	1
WHOLESALE MOBILE HOMES, INC.	ARDMORE, OK	1
WHOLESALE MOTORS INC.	ROLAND, OK	1
WHOLESALE MOTORS INC. #2	ROLAND, OK	1
WILDEROM MOTORS TULSA	BROKEN ARROW, OK 74012	1
WILKINS OKLAHOMA TRUCK SUPPLY, INC.	TONKAWA, OK	1
WILLIAMS CHEVROLET INC.	STIGLER, OK	1
WILLIAMS TRANSMISSION & AIR COND SVC INC	SHAWNEE, OK	1
WILLIAMSON FURNITURE INC.	PAULS VALLEY, OK	1
WILMES AUTO SALES	LAWTON, OK	1
WILMES CHEVROLET BUICK GMC INC.	ALTUS, OK	1
WILSON CHEVROLET-CADILLAC	STILLWATER, OK	1
WILSON FUNERAL HOME	EL RENO, OK	1
WIMBERLY'S HOME FURNISHINGS	QUINTON, OK	1
WINANS FUNERAL HOME	MAYSVILLE, OK	1
WOLVERTON FURNITURE	LAWTON, OK	1
WOODBRIAGE HOME EXTERIORS OF KANSAS, INC.	DALLAS, TX	1
WOODBRIAGE HOME EXTERIORS, INC.	DALLAS, TX	1
WOODS AUTO SALES AND FINANCE LLC	CLAREMORE, OK	1
WOODWARD AUTO-MART, LLC	WOODWARD, OK	1
WOODWORTH LLC	MINCO, OK	1
WOODY MOTOR CO INC	MADILL, OK	1
XPRESS AUTO SALES & LEASING, LLC	OKLAHOMA CITY, OK	1
YANDA & SON FUNERAL HOME	YUKON, OK	1

YEATTS HOME FURNISHINGS	PAULS VALLEY, OK	1
YES FINANCIAL SERVICES, LLC	DENVER, CO	4
YOUNG'S CAR & TRUCK SALES	SAPULPA, OK	1
<b>TOTAL NOTIFICATION LICENSES</b>		<b>1790</b>

**MINUTES OF REGULAR MEETING  
COMMISSION ON CONSUMER CREDIT  
July 13, 2011**

The regular monthly meeting of the Commission on Consumer Credit was held at 10:00 a.m. at 4545 N. Lincoln Blvd., Suite 164, Conference Room, Oklahoma City, Oklahoma. The Notice and Agenda for the meeting was posted at the Department's office, outside the main public entrance of the Lincoln Plaza office building and on the Department's Internet website on July 7, 2011.

I. Call to Order.

Chairman Stanley called the meeting to order at 10:00 a.m.

II. Roll Call.

**PRESENT:** Chairman Spencer Stanley, Vice-Chairman Bob Moses, Odell Roland, Trisha Thompson, James Lee, Rick Harper, Armando Rosell (arrived at 10:06 a.m. to be included in all future votes after arrival) and Cass Fahler.

**ABSENT:** Joe Wilbanks and Mick Thompson.

Chairman Stanley announced that a quorum was present.

III. Discussion and possible action regarding minutes of regular meeting held June 8, 2011.

Commissioner Trisha Thompson made a motion to approve the minutes of the regular meeting held June 8, 2011. The motion was seconded by Vice-Chairman Moses. The motion was unanimously approved (Commissioner Rosell was not present for the roll call vote).

IV. Public comments. (Limited to three minutes per person).

There were no public comments.

V. Staff announcements and discussion.

Administrator, Scott Leshar, commended the work of the Department's executive staff. Chief Examiner, Mary Keel, introduced new consumer credit examiners Drew S'Renco and Jack Hickman. Licensing Supervisor, Lindsie Lundy, introduced new licensing employees Tiffany Roberts, Megan Willson and Gena Merrell.

VI. Presentation of the June 2011 Monthly Budget and Financial Reports. Discussion and possible action regarding the June 2011 Monthly Budget and Financial Reports.

Laura Swingle from the Office of State Finance presented the June 2011 Monthly Budget and Financial Report.

Vice-Chairman Moses made a motion to approve the June 2011 Monthly Budget and Financial Reports. The motion was seconded by Commissioner Roland. The roll call vote was as follows: Chairman Stanley- Yes; Vice-Chairman Moses-Yes; Roland-Yes; Trisha Thompson-Yes; Lee-Yes; Rosell-Abstain and Fahler-Yes.

VII. Presentation and discussion of consumer credit counseling programs for deferred deposit loans by Credit Counseling Centers of Oklahoma.



Margo Mitchell of Credit Counseling Centers of Oklahoma was present to discuss her organization's counseling activities. Ms. Mitchell indicated that Credit Counseling Centers of Oklahoma had counseled 426 consumers for the calendar year. Ms. Mitchell indicated that her organization had received complaints from consumers regarding harassment from Internet deferred deposit lenders.

There were questions and discussion concerning this agenda item. Commissioner Roland inquired concerning the effectiveness of telephone counseling, inquired regarding the number of repeat consumers obtaining counseling from Credit Counseling Centers of Oklahoma and further inquired about casino visitation habits of consumers receiving counseling from Credit Counseling Centers of Oklahoma.

There was no action taken regarding this agenda item.

Without objection, Chairman Stanley announced a recess of the meeting at 10:23 a.m. Chairman Stanley reconvened the meeting at 10:28 a.m.

VIII. Executive Session proposed for the purpose of discussing the following:

- A. Discussing the employment of the Administrator of Consumer Credit, Scott Leshner, pursuant to 25 O.S. 307(B)(1) and evaluating his performance;
- B. Motion to return to open meeting;
- C. Discussion and possible action on the above Executive Session item A as the Commission may deem appropriate.

Commissioner Rosell made a motion to convene in Executive Session. Commissioner Roland seconded the motion. The motion was unanimously approved.

Chairman Stanley designated General Counsel, Roy John Martin, to attend the executive session and record the minutes of the executive session.

Commissioner Fahler made a motion to return to open session. Commissioner Rosell seconded the motion. The motion was unanimously approved.

Chairman Stanley commended Administrator Leshner for his job performance. Chairman Stanley reported that Administrator Leshner exceeded standards on all categories of his performance evaluation. The Commission did not take action on this agenda item.

IX. Discussion and possible action regarding the creation of a Legislative Advisory Committee.

General Counsel Martin indicated that the Commission did not authorize the creation of the Legislative Advisory Committee to which it appointed members to serve at the June meeting. General Counsel Martin advised the Commission to create the Legislative Advisory Committee to which it had appointed members to serve at the June meeting.

Vice-Chairman Moses made a motion to create the Legislative Advisory Committee. Commissioner Rosell seconded the motion. The motion was unanimously approved.

- X. Update and discussion regarding the relocation of the Department of Consumer Credit office.

Administrator Leshar informed the Commission the Department would relocate effective August 15, 2011 instead of August 1, 2011. There was no action taken regarding this agenda item.

- XI. Consent Agenda – Discussion and possible action regarding the June 2011 reports listed below:

*The items on the Consent Agenda listed below may be discussed and acted upon individually, item by item or discussed and acted upon collectively through one motion. Each Commissioner retains the right to remove any item(s) so that the item(s) may be discussed and/or acted upon through a separate motion(s).*

- A. Enforcement Report
- B. Financial Report
- C. Strategic Plan Report
- D. Other Administrator Reports

Administrator Leshar informed the Commission that the fiscal year column on the financial report had been incorrect and had been corrected.

Commissioner Rosell made a motion to approve the Consent Agenda. Commissioner Trisha Thompson seconded the motion. The motion was unanimously approved.

- XII. New business. (Any matter not known about or which could not have been reasonably foreseen prior to the time of posting the agenda).

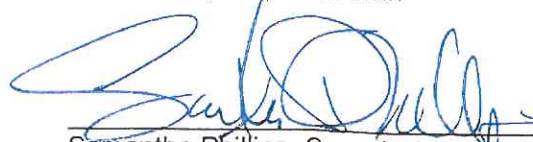
There was not any new business for the Commission's consideration.

- XIII. Adjournment.

Without objection, Chairman Stanley adjourned the meeting at 11:10 a.m.



  
Bob Moses, Vice-Chairman

  
Samantha Phillips, Commission Secretary

**MINUTES OF REGULAR MEETING  
COMMISSION ON CONSUMER CREDIT  
August 3, 2011**

The regular monthly meeting of the Commission on Consumer Credit was held at 10:00 a.m. at 4545 N. Lincoln Blvd., Suite 164, Conference Room, Oklahoma City, Oklahoma. The Notice and Agenda for the meeting was posted at the Department's office, outside the main public entrance of the Lincoln Plaza office building and on the Department's Internet website on July 29, 2011.

I. Call to Order.

Vice-Chairman Moses called the meeting to order at 10:02 a.m.

II. Roll Call.

PRESENT: Vice-Chairman Bob Moses, Odell Roland, Trisha Thompson, Joe Wilbanks and Cass Fahler.

ABSENT: Chairman Spencer Stanley, Armando Rosell, James Lee, Rick Harper and Mick Thompson.

Vice-Chairman Moses announced that a quorum was present.

III. Discussion and possible action regarding the minutes of regular meeting held July 13, 2011.

Commissioner Trisha Thompson made a motion to approve the minutes of the regular meeting held July 13, 2011. The motion was seconded by Commissioner Roland. The roll call vote was as follows:

Vice-Chairman Moses-Yes; Roland-Yes; Trisha Thompson-Yes; Wilbanks-Abstain and Fahler-Yes.

Discussion and possible action regarding the minutes of the executive session held July 13, 2011.

Commissioner Fahler made a motion to approve the minutes of the executive session held July 13, 2011. The motion was seconded by Commissioner Trisha Thompson. The roll call vote was as follows:

Vice-Chairman Moses-Yes; Roland-Yes; Trisha Thompson-Yes; Wilbanks-Abstain and Fahler-Yes.

IV. Public comments. (Limited to three minutes per person).

There were no public comments.

V. Staff announcements and discussion.

There were no staff announcements.

VI. Presentation of the July 2011 Monthly Budget and Financial Reports. Discussion and possible action regarding the July 2011 Monthly Budget and Financial Reports.

Laura Swingle from the Office of State Finance presented the July 2011 Monthly Budget and Financial Report.

Commissioner Fahler made a motion to approve the July 2011 Monthly Budget and Financial Reports. The motion was seconded by Commissioner Roland. The motion was unanimously approved.

- VII. Discussion and possible action regarding submission of a comment letter to the Consumer Financial Protection Bureau ("CFPB") regarding the definition of "larger market participants" in certain consumer financial products and services markets for purposes of CFPB supervision.

Administrator, Scott Leshner, discussed the proposed comment letter, which contained the following comments:

August 3, 2011

Re: CFPB Docket No. CFPB-HQ-2011-2  
Comment letter concerning the definition of larger participants in certain consumer financial products and services markets

Dear Sir or Madam:

Thank you for the opportunity to comment on the definition of larger participants in certain consumer financial products and services markets. The Oklahoma Department of Consumer Credit ("Department") is the licensing and regulatory agency for certain state licensed, non-depository financial institutions in the State of Oklahoma. Financial institutions licensed and regulated by the Department include installment loan companies, payday loan companies, mortgage brokers, mortgage loan originators, pawnshops, consumer leasing companies and rental purchase dealers. The Department welcomes this occasion to discuss consumer financial markets in which it has vast regulatory experience.

#### **I. Consideration of markets to include in the initial rule**

The Department believes the Bureau of Consumer Financial Protection ("CFPB") should address markets in which effective state regulation is difficult to achieve and/or markets where abusive practices are more prevalent than in other markets. The primary market in which effective state regulation is difficult to achieve and where abusive practices are prevalent is consumer financial products offered exclusively via the Internet, regardless of the type of consumer financial product that is involved.

Consumer financial products offered exclusively via the Internet are frequently offered in multiple states. Entities offering consumer financial products exclusively via the Internet are often unlicensed by various states and frequently violate state law requirements and restrictions regarding disclosures, finance charges and fees where such entities are unlicensed.

Effective state regulation is difficult to achieve in this area because most entities offering consumer financial products exclusively via the Internet are located in another state or country and some even claim affiliation with federally recognized Indian tribes. State

regulation of consumer financial products offered exclusively via the Internet can raise complicated jurisdiction issues such as potential sovereign immunity claims from entities claiming to be affiliated with Indian tribes and whether attempted state regulation of an entity located in another state and operating via the Internet violates the Commerce Clause of the United States Constitution. Because of the difficulty in achieving effective state regulation of this market and the prevalence of abusive practices in this market, the Department believes this market should be addressed by the CFPB in an initial rule.

Another market that should be addressed in an initial rule by the CFPB is the debt settlement market. Some states, like Oklahoma, do not have state laws to license and regulate debt settlement providers. Furthermore, abusive practices are common in the debt settlement market. A typical complaint usually consists of an upfront, unearned fee being paid to a debt settlement provider for negotiation with the consumer's creditors to lower a consumer's balances with creditors. Often, the debt settlement provider fails to negotiate with a consumer's creditors as promised, which leaves the consumer in an even worse financial condition after spending scarce funds to contract with the debt settlement provider.

Although not all debt settlement providers are involved in abusive practices, such activity is a pattern with many debt settlement providers. Because abusive practices are more prevalent in the debt settlement market as opposed to other markets, the debt settlement market is an additional market that should be addressed by the CFPB in an initial rule.

## **II. Criteria and thresholds to define a larger participant**

The Department believes a larger participant in a particular market addressed in any initial rule should be defined based on a single, absolute threshold. Additionally, the CFPB should utilize the same criteria and threshold for every market.

The primary consideration in determining a larger participant in a particular market should be the number of states in which a market participant conducts business. The Department believes that market participants conducting business in a single state should not be subject to CFPB supervision, regardless of the type of consumer financial product offered by the market participant and regardless of the method of transacting business utilized by the market participant.

The Department believes that current state regulation provides sufficient supervision of market participants operating intrastate. Jurisdiction and enforcement, whether administratively or through the court system, is not an issue for state regulators concerning intrastate market participants. Additionally, market participants operating solely in Oklahoma consistently follow consumer laws and routinely address compliance issues in a timely manner. Furthermore, the Department is willing to address any necessary state legislative changes required to share information with the CFPB on intrastate market participants if any such need arises.

## **III. Data to be utilized in measuring criteria**

The CFPB should utilize licensing and registration records from state licensing and regulatory agencies to determine the number of states in which a particular market participant conducts business. The CFPB could also require market participants to submit

information to the CFPB in a report format that indicates the number of states in which a particular market participant conducts business.

#### **IV. Measurement dates and supervision**

The size of a market participant should be measured based on relevant criteria from the previous calendar year. The CFPB should determine whether a particular market participant satisfies the criteria for a larger market participant based on information received annually. For example, the CFPB could establish an annual deadline date for collecting and/or requiring the submission of information used to make a determination of whether a market participant qualifies as a larger market participant. After reviewing and analyzing information, the CFPB would then notify a market participant when the participant becomes subject to CFPB supervision as a larger market participant.

Once a market participant is subject to CFPB supervision for meeting an applicable threshold, the market participant should be subject to CFPB supervision for a minimum period of three (3) calendar years. A minimum CFPB supervision period of three (3) calendar years provides stability to market participants for management and planning purposes. Furthermore, a minimum CFPB supervision period of three (3) calendar years allows the CFPB a sufficient period of time to supervise the larger market participant through examinations and reporting requirements.

Thank you for considering the Department's comments. Our Department looks forward to a cooperative working relationship with the CFPB.

Commissioner Roland made a motion to approve the comment letter as presented. Commissioner Wilbanks seconded the motion. The motion was unanimously approved.

#### VIII. Update and discussion regarding the relocation of the Department of Consumer Credit office.

Administrator Leshar informed the Commission that the Department was communicating with licensees via postcards and email regarding the relocation of the Department of Consumer Credit office.

The Commission did not take any action regarding this agenda item.

#### IX. Consent Agenda – Discussion and possible action regarding the June 2011 reports listed below:

*The items on the Consent Agenda listed below may be discussed and acted upon individually, item by item or discussed and acted upon collectively through one motion. Each Commissioner retains the right to remove any item(s) so that the item(s) may be discussed and/or acted upon through a separate motion(s).*

- A. Enforcement Report
- B. Financial Report
- C. Strategic Plan Report
- D. Other Administrator Reports

There was no discussion regarding the Consent Agenda.

Commissioner Fahler made a motion to approve items A-D of the Consent Agenda. Commissioner Roland seconded the motion. The motion was unanimously approved.

- X. New business. (Any matter not known about or which could not have been reasonably foreseen prior to the time of posting the agenda).

There was not any new business for the Commission's consideration.

- XIII. Adjournment.

Without objection, Vice-Chairman Moses adjourned the meeting at 10:38 a.m.



Bob Moses, Vice-Chairman

Samantha Phillips, Commission Secretary

**MINUTES OF REGULAR MEETING  
COMMISSION ON CONSUMER CREDIT  
September 14, 2011**

The regular monthly meeting of the Commission on Consumer Credit was held at 10:00 a.m. at 3613 N.W. 56th Street, Suite 240 in the conference room. The Notice and Agenda for the meeting was posted at the Department's office, outside the main public entrance of the 3 Corporate Plaza office building and on the Department's Internet website on September 9, 2011.

I. Call to Order.

Chairman Stanley called the meeting to order at 10:00 a.m.

II. Roll Call.

PRESENT: Chairman Spencer Stanley, Vice-Chairman Bob Moses, Odell Roland, Trisha Thompson, Joe Wilbanks, Cass Fahler, James Lee and Rick Harper.

ABSENT: Armando Rosell, Mick Thompson.

Chairman Stanley announced that a quorum was present.

III. Discussion and possible action regarding the minutes of the regular meeting held August 3, 2011.

Commissioner Trisha Thompson made a motion to approve the minutes of the regular meeting held August 3, 2011. The motion was seconded by Commissioner Wilbanks. The roll call vote was as follows:

Chairman Stanley-Abstain; Vice-Chairman Moses-Yes; Roland-Yes; Trisha Thompson-Yes; Wilbanks-Yes; Fahler-Yes; Lee-Abstain and Harper-Abstain.

IV. Public comments. (Limited to three minutes per person).

There were no public comments.

V. Staff announcements and discussion.

Administrator, Scott Leshner, recognized Consumer Credit Examiner James L. Snell and his service to the Department. Administrator Leshner announced that Mr. Snell is retiring, effective December 1, 2011.

Chief Consumer Credit Examiner, Mary Keel, introduced new Consumer Credit Examiner, Praveen Aranha.

VI. Presentation of the August 2011 Monthly Budget and Financial Reports. Discussion and possible action regarding the August 2011 Monthly Budget and Financial Reports.

Riley Shaul from the Office of State Finance presented the August 2011 Monthly Budget and Financial Report.

Vice-Chairman Moses made a motion to approve the August 2011 Monthly Budget and Financial Reports. The motion was seconded by Commissioner Roland. The motion was unanimously approved.



VII. Consent Agenda – Discussion and possible action regarding the August 2011 reports listed below:

*The items on the Consent Agenda listed below may be discussed and acted upon individually, item by item or discussed and acted upon collectively through one motion. Each Commissioner retains the right to remove any item(s) so that the item(s) may be discussed and/or acted upon through a separate motion(s).*

- A. Enforcement Report
- B. Financial Report
- C. Strategic Plan Report
- D. Other Administrator Reports

There was no discussion regarding the Consent Agenda.

Commissioner Rosell arrived at 10:20 a.m. and was included in the roll call vote for this agenda item.

Commissioner Fahler made a motion to approve items A-D of the Consent Agenda. Commissioner Trisha Thompson seconded the motion. The motion was unanimously approved.

VIII. New business. (Any matter not known about or which could not have been reasonably foreseen prior to the time of posting the agenda).

There was not any new business for the Commission's consideration.

XIII. Adjournment.

Without objection, Chairman Stanley adjourned the meeting at 10:26 a.m.



Spencer Stanley, Chairman

Samantha Phillips, Commission Secretary

**MINUTES OF REGULAR MEETING  
COMMISSION ON CONSUMER CREDIT  
October 12, 2011**

The regular monthly meeting of the Commission on Consumer Credit was held at 10:00 a.m. at the Department of Consumer Credit, 3613 N.W. 56th Street, Suite 240 in the conference room. The Notice and Agenda for the meeting was posted at the Department's office, outside the main public entrance of the 3 Corporate Plaza office building and on the Department's Internet website on October 7, 2011.

I. Call to Order.

Chairman Stanley called the meeting to order at 10:02 a.m.

II. Roll Call.

PRESENT: Chairman Spencer Stanley, Vice-Chairman Bob Moses, Odell Roland, Trisha Thompson, Joe Wilbanks, James Lee and Rick Harper.

ABSENT: Armando Rosell, Cass Fahler and Mick Thompson.

Chairman Stanley announced that a quorum was present.

III. Discussion and possible action regarding the minutes of the regular meeting held September 14, 2011.

Commissioner Harper made a motion to approve the minutes of the regular meeting held September 14, 2011. The motion was seconded by Commissioner Trisha Thompson. The motion was unanimously approved.

IV. Public comments. (Limited to three minutes per person).

There were no public comments.

V. Staff announcements and discussion.

Administrator, Scott Leshar, announced that the following employees resigned their positions with the Department of Consumer Credit on the following effective dates:

Patricia Strunk, Deputy Administrator, September 15, 2011;

Wendy Crowder, Administrative Assistant, October 7, 2011;

Tom Mathai, Consumer Credit Examiner, October 7, 2011.

Administrator Leshar announced that Jackie Hickman, Consumer Credit Examiner, was terminated in September 2011.

Administrator Leshar announced that Janice Hendricks, Administrative Assistant, was retiring effective November 1, 2011.

Administrator Leshar further announced that the vacant Deputy Administrator position would not be filled. Administrator Leshar stated that Roy John Martin, General Counsel, was now serving as the Department's Personnel Manager.

- VI. Presentation of the September 2011 Monthly Budget and Financial Reports. Discussion and possible action regarding the September 2011 Monthly Budget and Financial Reports.

Riley Shaull from the Office of State Finance presented the September 2011 Monthly Budget and Financial Report.

Commissioner Trisha Thompson inquired how the Department's expenditures for Fiscal Year 2012 compared with expenditures from the previous fiscal year. Mr. Shaull indicated that the requested information would be provided to Commissioners at a later date.

Vice-Chairman Moses made a motion to approve the September 2011 Monthly Budget and Financial Reports. Commissioner Wilbanks seconded the motion. The motion was unanimously approved.

- VII. Legislative Committee report. Discussion regarding the Legislative Committee report and proposed Department legislation for the 2012 Oklahoma Legislative Session.

Chairman Stanley, Administrator Leshner and General Counsel Martin indicated the Department will present proposed legislation during the November Commission meeting to amend the Uniform Consumer Credit Code for purposes of maintaining Oklahoma's exemption from federal enforcement of the Truth in Lending Act.

There was no action taken regarding this agenda item.

- VIII. Consent Agenda – Discussion and possible action regarding the September 2011 reports listed below:

*The items on the Consent Agenda listed below may be discussed and acted upon individually, item by item or discussed and acted upon collectively through one motion. Each Commissioner retains the right to remove any item(s) so that the item(s) may be discussed and/or acted upon through a separate motion(s).*

- A. Enforcement Report
- B. Financial Report
- C. Strategic Plan Report
- D. Other Administrator Reports

Administrator Leshner announced that numerous updates regarding the Department's computer databases had been successfully completed.

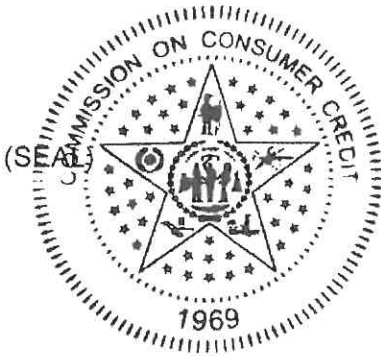
Commissioner Trisha Thompson made a motion to approved items A-D of the Consent Agenda. Commissioner Wilbanks seconded the motion. The motion was unanimously approved.

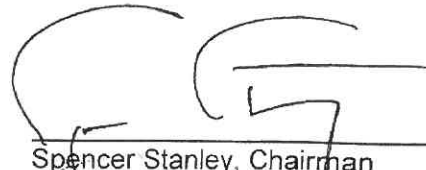
- IX. New business. (Any matter not known about or which could not have been reasonably foreseen prior to the time of posting the agenda).

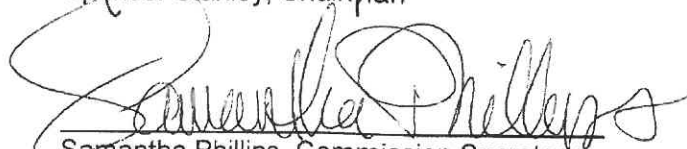
There was not any new business for the Commission's consideration.

X. Adjournment.

Without objection, Chairman Stanley adjourned the meeting at 10:31 a.m.



  
\_\_\_\_\_  
Spencer Stanley, Chairman

  
\_\_\_\_\_  
Samantha Phillips, Commission Secretary

**MINUTES OF REGULAR MEETING  
COMMISSION ON CONSUMER CREDIT  
November 9, 2011**

The regular monthly meeting of the Commission on Consumer Credit was held at 10:00 a.m. at the Department of Consumer Credit, 3613 N.W. 56th Street, Suite 240 in the conference room. The Notice and Agenda for the meeting was posted at the Department's office, outside the main public entrance of the 3 Corporate Plaza office building and on the Department's Internet website on November 4, 2011.

I. Call to Order.

Chairman Stanley called the meeting to order at 10:00 a.m.

II. Roll Call.

PRESENT: Chairman Spencer Stanley, Vice-Chairman Bob Moses, Odell Roland, Armando Rosell, Trisha Thompson, Joe Wilbanks, Cass Fahler, James Lee and Rick Harper.

ABSENT: Mick Thompson.

Chairman Stanley announced that a quorum was present.

III. Discussion and possible action regarding the minutes of the regular meeting held October 12, 2011.

Vice-Chairman Moses made a motion to approve the minutes of the regular meeting held October 12, 2011. The motion was seconded by Commissioner Roland. The motion was unanimously approved.

IV. Public comments. (Limited to three minutes per person).

There were no public comments.

V. Staff announcements and discussion.

Mary Keel, Chief Consumer Credit Examiner for the Department of Consumer Credit, introduced new Consumer Credit Examiners Dave Proctor and Ruben Tornini.

VI. Presentation of the Monthly Budget and Financial Reports. Discussion and possible action regarding the Monthly Budget and Financial Reports.

Administrator, Scott Leshar, presented the Monthly Budget and Financial Reports.

Commissioner Rosell made a motion to approve the Monthly Budget and Financial Reports. Commissioner Roland seconded the motion. The motion was unanimously approved.

VII. Discussion and possible action regarding Department sponsored legislation for the 2012 Oklahoma legislative session.

General Counsel, Roy John Martin, presented the Department's proposed legislation for the 2012 Oklahoma legislative session.

General Counsel Martin indicated that the Department's proposed legislation for the 2012 Oklahoma legislative session concerned amendments to the Uniform Consumer Credit Code to comply with recent amendments to the Federal Truth in Lending Act for purposes of maintaining Oklahoma's exemption from the disclosure provisions of the Federal Truth in Lending Act. General Counsel Martin further indicated that the Department's proposed legislation for the 2012 Oklahoma legislative session was the first phase of various amendments required to be made to the Uniform Consumer Credit Code to comply with recent Federal Truth in Lending Act amendments. General Counsel Martin stated the Department's proposed legislation for the 2012 Oklahoma legislative session consisted of the following provisions:

- (1) Amendment of the Uniform Consumer Credit Code to include the Home Mortgage Disclosure Act of 2008;
- (2) Amendment of the Uniform Consumer Credit Code to include the disclosure requirement of the Helping Families Save their Home Act concerning notification to a borrower when a residential mortgage loan is sold, transferred or assigned to a third party;
- (3) Amendment of the Uniform Consumer Credit Code to include the Dodd-Frank Wall Street Reform Act provision which raises the dollar amount of transactions excluded by the Uniform Consumer Credit Code from Forty-Five Thousand Dollars (\$45,000.00) to Fifty Thousand Dollars (\$50,000.00);
- (4) Amendment of the Uniform Consumer Credit Code concerning civil liability in private causes of action for disclosure violations of the Uniform Consumer Credit Code;
- (5) Amendment of the Uniform Consumer Credit Code to include a new provision of law authorizing the Administrator of Consumer Credit to share examination and investigation information with government agencies.

Vice-Chairman Moses inquired if the proposed legislation regarding information sharing with other government agencies required a subpoena from the government agency requesting information from the Department. General Counsel Martin stated that the proposed legislation authorizing information sharing with other government agencies did not require a subpoena from the government agency requesting information from the Department. General Counsel Martin explained that information shared with other government agencies under the proposed legislation would not be subject to public disclosure.

Commissioner Rosell made a motion to approve the Department sponsored legislation for the 2012 Oklahoma legislative session. Commissioner Trisha Thompson seconded the motion. The motion was unanimously approved.

VIII. Discussion and possible action regarding the 2011 Annual Report to the Governor and Legislature.

Administrator Leshner presented the 2011 Annual Report to the Governor and Legislature.

Commissioner Rosell made a motion to approve the 2011 Annual Report to the Governor and Legislature. Commissioner Lee seconded the motion. The motion was unanimously approved.

IX. Discussion and possible action regarding the 2012 meeting schedule of the Commission on Consumer Credit.

Administrator Leshar presented a list of proposed dates for the 2012 meeting schedule of the Commission on Consumer Credit. Administrator Leshar indicated the proposed meeting dates were on the second Wednesday of each month, except for the February regular meeting. Administrator Leshar requested the February meeting date to be held on February 22, 2012 to accommodate staff attending the 2012 Nationwide Mortgage Licensing System Annual User Conference.

Vice-Chairman Moses made a motion to approve the following meeting schedule for the Commission on Consumer Credit for calendar year 2012 with all meetings beginning at 10:00 a.m. to be held at the Department of Consumer Credit Conference Room, 3613 N.W. 56th Street, Suite 240, Oklahoma City, Oklahoma 73112:

January 11, 2012

February 22, 2012

March 14, 2012

April 11, 2012

May 9, 2012

June 13, 2012

July 11, 2012

August 8, 2012

September 12, 2012

October 10, 2012

November 14, 2012

December 12, 2012

- X. Discussion and possible action regarding voluntary licensing of deferred deposit lenders through the Nationwide Mortgage Licensing System and Registry.

Administrator Lesher discussed voluntary licensing of deferred deposit lenders through the Nationwide Mortgage Licensing System and Registry.

Commissioners Roland, Harper and Rosell inquired concerning the purpose for optional licensing of deferred deposit lenders through the Nationwide Mortgage Licensing System and Registry.

Commissioner Harper inquired if the deferred deposit lending industry was supportive of optional licensing through the Nationwide Mortgage Licensing System and Registry.

Commissioner Harper inquired if there were any negative aspects from a consumer perspective for offering optional licensing of deferred deposit lenders through the Nationwide Mortgage Licensing System and Registry.

Commissioner Roland inquired concerning the fees imposed by the Nationwide Mortgage Licensing System and Registry for the optional licensing of deferred deposit lenders.

Administrator Lesher stated that the deferred deposit lending industry supported optional licensing through the Nationwide Mortgage Licensing System and Registry. Administrator Lesher indicated that the purpose of optional licensing through the Nationwide Mortgage Licensing System for deferred deposit lenders is to demonstrate that an effective system of state licensing/registration is in place for the industry and to demonstrate that a separate licensing system by the Consumer Financial Protection Bureau is unnecessary. Administrator Lesher further stated that there were not any negative aspects from a consumer perspective. Administrator Lesher also indicated that processing fees for optional would be determined by the Nationwide Mortgage Licensing System and Registry and that state licensing fees would remain under the authority of the Commission.

Commissioner Fahler made a motion authorizing Administrator Lesher to enter into discussions with the Nationwide Mortgage Licensing System and Registry for the optional licensing of deferred deposit lenders through the Nationwide Mortgage Licensing System and Registry. Commissioner Harper seconded the motion. The motion was unanimously approved.

- XI. Consent Agenda – Discussion and possible action regarding the reports listed below:

*The items on the Consent Agenda listed below may be discussed and acted upon individually, item by item or discussed and acted upon collectively through one motion. Each Commissioner retains the right to remove any item(s) so that the item(s) may be discussed and/or acted upon through a separate motion(s).*

- A. Enforcement Report
- B. Financial Report
- C. Strategic Plan Report
- D. Other Administrator Reports



Commissioner Rosell made a motion to approved items A-D of the Consent Agenda. Commissioner Trisha Thompson seconded the motion. The motion was unanimously approved.

XII. Executive Session proposed for the purpose of discussing the following:

A. Discussing the employment of the Administrator of Consumer Credit, Scott Leshner, pursuant to 25 O.S. § 307(B)(1), regarding his salary;

B. Motion to return to open meeting;

C. Discussion and possible action regarding Executive Session item A.

Commissioner Roland made a motion to convene into Executive Session. Commissioner Rosell seconded the motion. The motion was unanimously approved.

Commissioner Roland made a motion to return to open meeting. Vice-Chairman Moses seconded the motion. The motion was unanimously approved.

Commissioner Rosell made a motion to fix the annual salary of the Administrator of Consumer Credit, Scott Leshner, at One Hundred Five Thousand Dollars (\$105,000.00) effective January 1, 2012 and to certify that the salary increase can be implemented for fiscal year 2011 and fiscal year 2012 without the need for additional funding to increase the personal services budget of the Department of Consumer Credit. Commissioner Wilbanks seconded the motion. The motion was unanimously approved.

XIII. New business. (Any matter not known about or which could not have been reasonably foreseen prior to the time of posting the agenda).


There was not any new business for the Commission's consideration.

X. Adjournment.

Without objection, Chairman Stanley adjourned the meeting at 11:19 a.m.



  
Spencer Stanley, Chairman

  
Samantha Phillips, Commission Secretary

**MINUTES OF REGULAR MEETING  
COMMISSION ON CONSUMER CREDIT  
December 14, 2011**

The regular monthly meeting of the Commission on Consumer Credit was held at 10:00 a.m. at the Department of Consumer Credit, 3613 N.W. 56th Street, Suite 240 in the conference room. The Notice and Agenda for the meeting was posted at the Department's office, outside the main public entrance of the 3 Corporate Plaza office building and on the Department's Internet website on December 8, 2011.

I. Call to Order.

Chairman Stanley called the meeting to order at 10:02 a.m.

II. Roll Call.

PRESENT: Chairman Spencer Stanley, Vice-Chairman Bob Moses, Odell Roland, Trisha Thompson, Joe Wilbanks, Cass Fahler and James Lee.

ABSENT: Armando Rosell, Rick Harper and Mick Thompson.

Chairman Stanley announced that a quorum was present.

III. Discussion and possible action regarding the minutes of the regular meeting held November 9, 2011 and minutes of the executive session held November 9, 2011.

Commissioner Fahler made a motion to approve the minutes of the regular meeting held November 9, 2011. The motion was seconded by Commissioner Roland. The motion was unanimously approved.

Commissioner Trisha Thompson made a motion to approve the minutes of the executive session held November 9, 2011. The motion was seconded by Vice-Chairman Moses. The motion was unanimously approved.

IV. Public comments. (Limited to three minutes per person).

There were no public comments.

V. Staff announcements and discussion.

Mary Keel, Chief Consumer Credit Examiner for the Department of Consumer Credit, introduced new Consumer Credit Examiner, Jeremy Brooks.

VI. Presentation of the Monthly Budget and Financial Reports. Discussion and possible action regarding the Monthly Budget and Financial Reports.

Riley Shaul from the Office of State Finance ("OSF") presented the November Monthly Budget and Financial Reports. Mr. Shaul also introduced Leticia Edwards as the newest staff member at OSF.

Commissioner Harper arrived at 10:06 a.m. and was included in the roll call vote for this agenda item.

Commissioner Lee made a motion to approve the Monthly Budget and Financial Reports. Commissioner Trisha Thompson seconded the motion. The motion was unanimously approved.

- VII. Administrative rules report. Discussion and possible action regarding a Notice of Rulemaking Intent for the following proposed permanent rules:

Title 160, Chapter 5, Fees, 160:5-1-2 [AMENDED]

Administrator, Scott Leshar, requested approval to initiate the permanent rulemaking process for a proposed rule amendment authorizing the Administrator to issue a refund of license fees upon good cause shown by a licensee or a license applicant.

General Counsel, Roy John Martin, informed the Commission that a Notice of Rulemaking Intent would be filed for publication in the February 1, 2012 Oklahoma Register. A public comment period would begin February 1, 2012 and conclude with a public hearing regarding the proposed rule amendment on March 7, 2012.

Vice-Chairman Moses made a motion to approve the filing of a Notice of Rulemaking Intent amending OAC 160:5-1-2 to authorize the Administrator of Consumer Credit to issue a refund of license fees upon good cause shown by a licensee or a license applicant. Commissioner Trisha Thompson seconded the motion. The motion was unanimously approved.

- VIII. Consent Agenda – Discussion and possible action regarding the reports listed below:

*The items on the Consent Agenda listed below may be discussed and acted upon individually, item by item or discussed and acted upon collectively through one motion. Each Commissioner retains the right to remove any item(s) so that the item(s) may be discussed and/or acted upon through a separate motion(s).*

- A. Enforcement Report
- B. Financial Report
- C. Strategic Plan Report
- D. Other Administrator Reports

There was no discussion regarding this agenda item.

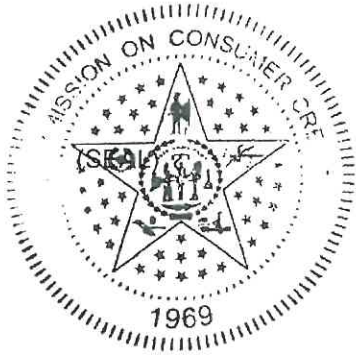
Commissioner Fahler made a motion to approve items A-D of the Consent Agenda. Commissioner Lee seconded the motion. The motion was unanimously approved.

- IX. New business. (Any matter not known about or which could not have been reasonably foreseen prior to the time of posting the agenda).

There was not any new business for consideration.

- X. Department of Consumer Credit Employee Recognition Ceremony and Luncheon.

Administrator Leshar recognized various employees for their service to the Department. Without objection, Chairman Stanley adjourned the meeting at 11:45 a.m.



A handwritten signature in blue ink, appearing to be "Spencer Stanley", written above a horizontal line.

Spencer Stanley, Chairman

A handwritten signature in black ink, appearing to be "Samantha Phillips", written above a horizontal line.

Samantha Phillips, Commission Secretary

**MINUTES OF REGULAR MEETING  
COMMISSION ON CONSUMER CREDIT  
January 11, 2012**

The regular monthly meeting of the Commission on Consumer Credit was held at 10:00 a.m. at the Department of Consumer Credit, 3613 N.W. 56th Street, Suite 240 in the conference room. The Notice and Agenda for the meeting was posted at the Department's office, outside the main public entrance of the 3 Corporate Plaza office building and on the Department's Internet website on January 5, 2012.

I. Call to Order.

Chairman Stanley called the meeting to order at 10:03 a.m.

II. Roll Call.

PRESENT: Chairman Spencer Stanley, Vice-Chairman Bob Moses, Odell Roland, Trisha Thompson, Joe Wilbanks, James Lee, Rick Harper and Dudley Gilbert for Mick Thompson.

ABSENT: Cass Fahler.

Chairman Stanley announced that a quorum was present.

III. Discussion and possible action regarding the minutes of the regular meeting held December 14, 2011.

Commissioner Harper made a motion to approve the minutes of the regular meeting held December 14, 2011. The motion was seconded by Commissioner Trisha Thompson. The roll call vote was as follows:

Chairman Stanley-Yes; Vice-Chairman Moses-Yes; Roland-Yes; Trisha Thompson-Yes; Wilbanks-Yes; Lee-Yes; Rosell-Abstain.

IV. Public comments. (Limited to three minutes per person).

There were not any public comments.

V. Staff announcements and discussion.

There were not any staff announcements.

VI. Presentation of the Monthly Budget and Financial Reports. Discussion and possible action regarding the Monthly Budget and Financial Reports.

Riley Shaull from the Office of State Finance ("OSF") presented the December 2011 Monthly Budget and Financial Reports.

Commissioner Fahler arrived at 10:08 a.m. and was included in the roll call vote for this agenda item.

Vice-Chairman Moses made a motion to approve the December 2011 Monthly Budget and Financial Reports. Commissioner Rosell seconded the motion. The roll call vote was as follows:

Chairman Stanley-Yes; Vice-Chairman Moses-Yes; Roland-Yes; Trisha Thompson-Yes; Wilbanks-Yes; Lee-Yes; Rosell-Yes; Fahler-Abstain.

- VII. Presentation and discussion of consumer credit counseling programs for deferred deposit loans by Consumer Credit Counseling Services of Central Oklahoma.

John Cooper of Consumer Credit Counseling Services of Central Oklahoma discussed his organization's counseling activities.

- VIII. Discussion and possible action regarding the appointment of the Oklahoma Rental Purchase Dealers Association member to the Consumer Credit Advisory Committee.

The Commission reviewed and discussed the applications of Craig Stanley, Chuck Haver and Todd Homberger, which were provided by the Oklahoma Rental Purchase Dealers Association.

Commissioner Lee made a motion to appoint Craig Stanley as the Oklahoma Rental Purchase Dealers Association member to the Consumer Credit Advisory Committee. Commissioner Roland seconded the motion. The motion was unanimously approved.

- IX. Presentation and discussion of revisions to the Department of Consumer Credit Employee Manual.

General Counsel, Roy John Martin, discussed the following revisions to the Department of Consumer Credit Employee Manual with the Commission:

**General Employee Information**

References to the Business Manager are removed, which is not a current position at the Department.

Employees are required to contact either the Personnel Manager or Benefits Coordinator for payroll and/or benefits related changes.

**Policies**

**Affirmative Action and Equal Employment Opportunity Policy**

References to the General Counsel as the Affirmative Action Officer are removed.

**Americans with Disabilities Act**

References to the Deputy Administrator are removed and replaced with Personnel Manager.

**Discrimination**

The separate discrimination complaint process is removed. All complaints are now addressed through the Department's Grievance Policy.

### **Employee actions**

The ten (10) business day resignation notice requirement is replaced with a fourteen (14) calendar day resignation notice requirement for consistency with the Oklahoma Office of Personnel Management merit rules.

### **Fair Labor Standards Act**

The Executive Secretary is now included in the FLSA Non-Exempt employee category for the Department.

### **Grievance Resolution Policy**

The Grievance Resolution Policy is combined for both classified and unclassified employees to address all grievances/complaints. A statement is included indicating that the Department's Grievance Resolution Policy does not grant jurisdiction of a grievance to the Merit Protection Commission regarding a grievance of an unclassified employee.

The amended Grievance Resolution Policy includes the name and contact information of the Department's Grievance Manager as required by the Merit Protection Commission. The amended Grievance Resolution Policy more clearly specifies the roles of the Department's Grievance Manager and the Administrator.

### **Leave**

The amended annual leave policy indicates that the Department will accept up to eighty (80) hours of accumulated annual leave for state employees that transfer to the Department from another state agency.

### **Sexual Harassment**

The separate complaint process for sexual harassment is removed and is now addressed through the Department's Grievance Resolution Policy.

### **Work Schedules**

The amended work schedule policy includes a reference to an alternative work schedule that may be authorized by the Administrator.

### **Protection of personal information**

The amended policy includes a reference to the iPad and that applicable security devices and procedures must be installed on iPads and utilized by employees.

### **Appendices**

The appendices contain the most recent Affirmative Action Plan/Policy Statement, Internal Purchasing Procedures, Organization Chart, Records Disposition Schedule, Staff Directory and Commission Directory.

Commissioner Trisha Thompson recommended sexual harassment training for all Department employees.

X. Legislation report. Discussion and possible action regarding legislation report.

Greg Piatt, Legislative Liaison for the Department of Consumer Credit, discussed the following bills that were introduced for the Oklahoma legislative session:

The Department of Consumer Credit sponsored bill updating the Uniform Consumer Credit Code to comply with recent changes to the Federal Truth in Lending Act. Mr. Piatt indicated that the bill had not been assigned a number;

SB1082, which makes deferred deposit loan transaction data in the Veritec database confidential and not subject to disclosure pursuant to the Oklahoma Open Records Act;

SB1106, which increases the hold period of precious metals and gems under the Precious Metal and Gem Dealer Licensing Act from ten (10) days to twenty-one (21) days;

A House bill being introduced by Representative Hilliard that increases the percentage of fees maintained by the Department of Consumer Credit from seventy percent (70%) to eighty percent (80%). Mr. Piatt indicated that the bill had not been assigned a number.

XI. Discussion and possible action regarding the process and timeline for the 2012 Department of Consumer Credit Strategic Plan.

Vice-Chairman Moses made a motion for the Department to begin drafting the 2012 Strategic Plan in March 2012 and for the Department to present the 2012 Strategic Plan for approval at the September 12, 2012 Commission meeting. Commissioner Rosell seconded the motion. The motion was unanimously approved.

XII. Discussion and possible action to amend the Commission Procedural Rules regarding the Department of Consumer Credit Strategic Plan.

Chairman Stanley stated that the Department of Consumer Credit staff requested an amendment to the Commission Procedural Rules that would not require a monthly Strategic Plan report. Chairman Stanley recommended a Strategic Plan report in the months of January and July of each calendar year.

Commissioner Rosell made a motion to amend the Commission Procedural Rules to require a Strategic Plan report at the January and July Commission meetings each calendar year. Commissioner Wilbanks seconded the motion. The motion was unanimously approved.

XIII. Consent Agenda – Discussion and possible action regarding the reports listed below:

*The items on the Consent Agenda listed below may be discussed and acted upon individually, item by item or discussed and acted upon collectively through one motion. Each Commissioner retains the right to remove any item(s) so that the item(s) may be discussed and/or acted upon through a separate motion(s).*



- A. Revenue/Licensing Reports
- B. Enforcement/Examination Reports
- C. Strategic Plan Report
- D. Other Administrator Reports

Commissioner Trisha Thompson made a motion to approve items A-D of the Consent Agenda. Commissioner Roland seconded the motion. The motion was unanimously approved.

XIV. Nominations and elections of the Chairman and Vice-Chairman of the Commission.

Commissioner Harper made a motion nominating Chairman Stanley to serve as the Chairman of the Commission during the 2012 calendar year. Commissioner Rosell seconded the motion. The motion was unanimously approved.

Chairman Stanley made a motion nominating Vice-Chairman Moses to serve as the Vice-Chairman of the Commission during the 2012 calendar year. Commissioner Trisha Thompson seconded the motion. The motion was unanimously approved.

XV. New business. (Any matter not known about or which could not have been reasonably foreseen prior to the time of posting the agenda).

There was not any new business for consideration.

XVI. Adjournment.

Without objection, Chairman Stanley adjourned the meeting at 10:48 a.m.



Spencer Stanley, Chairman

Samantha Phillips, Commission Secretary

**MINUTES OF REGULAR MEETING  
COMMISSION ON CONSUMER CREDIT  
February 22, 2012**

The regular monthly meeting of the Commission on Consumer Credit was held at 10:00 a.m. at the Department of Consumer Credit Conference Room, 3613 N.W. 56th Street, Suite 240, Oklahoma City, Oklahoma 73112. The Notice and Agenda for the meeting was posted at the Department's office, outside the main public entrance of the 3 Corporate Plaza office building and on the Department's Internet website on February 16, 2012.

I. Call to Order.

Chairman Stanley called the meeting to order at 10:02 a.m.

II. Roll Call.

PRESENT: Chairman Spencer Stanley, Vice-Chairman Bob Moses, Odell Roland, Trisha Thompson, Joe Wilbanks, Cass Fahler, James Lee, Rick Harper and Dudley Gilbert for Mick Thompson.

ABSENT: Armando Rosell.

Chairman Stanley announced that a quorum was present.

III. Discussion and possible action regarding the minutes of the regular meeting held January 11, 2012.

Commissioner Harper requested that the minutes of the regular meeting held January 11, 2012 be amended to indicate that Commissioner Harper was present for the roll call. Vice-Chairman Moses made a motion to approve the minutes of the regular meeting held January 11, 2012 as amended to include Commissioner Harper as present for the roll call. The motion was seconded by Commissioner Trisha Thompson. The motion was unanimously approved.

IV. Public comments. (Limited to three minutes per person).

Without objection, Chairman Stanley announced that agenda item IV was moved after agenda item VII.

James McCaffrey spoke to the Commission concerning House Bill 2742, a Department sponsored bill introduced in the current session of the Oklahoma Legislature, which concerns amendments to the Oklahoma Consumer Credit Code. James McCaffrey spoke against the information sharing provision of House Bill 2742 that authorizes the Administrator of Consumer Credit to share regulatory information with federal and state government agencies. Mr. McCaffrey stated that the information sharing provision would give up Oklahoma state's rights and would allow the Consumer Financial Protection Bureau to tell the Department of Consumer Credit what to do.

Jim Newport, a registered lobbyist for the Oklahoma Consumer Finance Association, spoke against the information sharing section of House Bill 2742 that authorizes the Administrator Consumer Credit to share regulatory information with federal and state government agencies. Mr. Newport indicated that the industry represented by him was opposed to the information sharing provision. Mr. Newport alleged that the information sharing provision was not brought to the attention of industry in a timely manner.

V. Staff announcements and discussion.

There were not any staff announcements.

VI. Presentation of the Monthly Budget and Financial Reports. Discussion and possible action regarding the Monthly Budget and Financial Reports.

Riley Shaul from the Office of State Finance ("OSF") presented the January 2012 Monthly Budget and Financial Reports.

Commissioner Trisha Thompson made a motion to approve the January 2012 Monthly Budget and Financial Reports. Commissioner Wilbanks seconded the motion. The motion was unanimously approved.

VII. Discussion and possible action regarding legislation.

Administrator, Scott Leshner; Legislative Liaison, Greg Piatt and General Counsel, Roy John Martin spoke to the Commission regarding the information sharing provision of House Bill 2742, which is sponsored by the Department.

Administrator Leshner and Mr. Piatt explained the current status of House Bill 2742. Administrator Leshner and Mr. Piatt stated there was a proposed House Committee Substitute version of House Bill 2742 that amended the information sharing provision and added a new section that corrected a reference to the Administrator of Consumer Credit.

General Counsel Martin stated that the sharing of regulatory information with other government agencies was a standard regulatory procedure and that the Administrator was currently authorized to share regulatory information concerning mortgage licensees of the Department. General Counsel Martin stated that in response to concerns about the information sharing provision, the provision was amended in the proposed Committee Substitute version of the bill to require the Administrator to enter into a written agreement before regulatory information could be shared and that a written agreement to share regulatory information must specify the information to be shared and that the written agreement must be signed by the Administrator and an authorized representative of the federal or state agency that is entering into the agreement.

Administrator Leshner and General Counsel Martin advised the Commission to maintain the information sharing provision of House Bill 2742.

Commissioners Trisha Thompson, Rick Harper and Dudley Gilbert for Mick Thompson spoke in favor of the information sharing provision of House Bill 2742. Commissioner Roland spoke against the information sharing provision of House Bill 2742.

The Commission discussed the differences between bank examinations and non-depository institution examinations.

Administrator Leshner recommended that since the Commission could not reach a unanimous consensus to maintain the information sharing provision of House Bill 2742, the Commission should vote to remove the information sharing provision from House Bill 2742.

Commissioner Roland made a motion to accept the proposed House Committee Substitute version of House Bill 2742 minus the information sharing provision. Commissioner Wilbanks seconded the motion. The motion was unanimously approved.

Commissioner Wilbanks left the meeting at 11:35 a.m.

VIII. Discussion regarding the 2012 Nationwide Mortgage Licensing System Conference.

General Counsel Martin discussed the 2012 Nationwide Mortgage Licensing System Conference with the Commission and provided the following information:

(1) The Consumer Financial Protection Bureau ("CFPB") indicated that any state receiving mortgage examination accreditation from the Conference of State Bank Supervisors ("CSBS") and the American Association of Residential Mortgage Regulators ("AARMR") would automatically be deemed in compliance with the Federal Secure and Fair Enforcement for Mortgage Licensing Act ("SAFE Act");

(2) The CFPB stated that it will require national registration of payday lenders, unless payday lenders are licensed on the Nationwide Mortgage Licensing System.

IX. Discussion and possible action regarding voluntary licensing of deferred deposit lenders via the Nationwide Mortgage Licensing System.

Administrator Leshner requested Commission authorization for the Department of Consumer Credit to offer deferred deposit lenders an option to become licensed via the Nationwide Mortgage Licensing System.

Commissioner Fahler made a motion authorizing the optional licensing of deferred deposit lenders via the Nationwide Mortgage Licensing System. Commissioner Trisha Thompson seconded the motion. The motion was unanimously approved.

Dudley Gilbert left the meeting at 11:55 a.m.

X. Discussion regarding the annual performance reviews of the Department of Consumer Credit before the Oklahoma House of Representatives and Oklahoma Senate Appropriations Subcommittees on Natural Resources and Regulatory Services.

Administrator Leshner discussed the annual performance reviews of the Department of Consumer Credit before the Oklahoma House of Representatives and Oklahoma Senate Appropriations Subcommittees on Natural Resources and Regulatory Services.

XI. Discussion and possible action regarding the reports listed below:

*The items on the Consent Agenda listed below may be discussed and acted upon individually, item by item or discussed and acted upon collectively through one motion. Each Commissioner retains the right to remove any item(s) so that the item(s) may be discussed and/or acted upon through a separate motion(s).*

A. Revenue/Licensing Reports

- B. Enforcement/Examination Reports
- C. Other Administrator Reports

Commissioner Trisha Thompson made a motion to approve items A-C of the Consent Agenda. Commissioner Lee seconded the motion. The motion was unanimously approved.

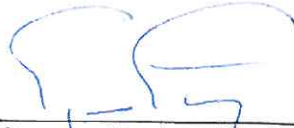
- XII. New Business (Any matter not known about or which could not have been reasonably foreseen prior to the time of posting the agenda).

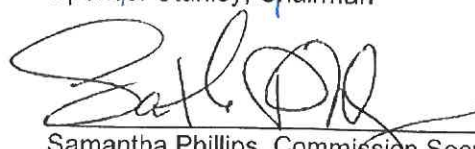
There was not any new business for the Commission's consideration.

- XIII. Adjournment.

Without objection, Chairman Stanley adjourned the meeting at 12:17 p.m.



  
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Spencer Stanley, Chairman

  
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Samantha Phillips, Commission Secretary

**MINUTES OF REGULAR MEETING  
COMMISSION ON CONSUMER CREDIT  
March 14, 2012**

The regular monthly meeting of the Commission on Consumer Credit was held at 10:00 a.m. at the Department of Consumer Credit Conference Room, 3613 N.W. 56th Street, Suite 240, Oklahoma City, Oklahoma 73112. The Notice and Agenda for the meeting was posted at the Department's office, outside the main public entrance of the 3 Corporate Plaza office building and on the Department's Internet website on March 9, 2012.

I. Call to Order.

Chairman Stanley called the meeting to order at 10:03 a.m.

II. Roll Call.

PRESENT: Chairman Spencer Stanley, Vice-Chairman Bob Moses, Odell Roland, Trisha Thompson, Joe Wilbanks, Rick Harper and Mick Thompson.

ABSENT: Armando Rosell, Cass Fahler and James Lee.

Chairman Stanley announced that a quorum was present.

III. Discussion and possible action regarding the amended minutes of the regular meeting held January 11, 2012.

Chairman Stanley announced the purpose of Item III was the correction of the January 11, 2012 minutes to indicate that Commissioner Harper was present for the roll call vote.

Vice-Chairman Moses made a motion to approve the amended minutes of the regular meeting held January 11, 2012 to include Commissioner Harper as present for the roll call vote. The motion was seconded by Commissioner Trisha Thompson. The motion was unanimously approved.

IV. Discussion and possible action regarding the minutes of the regular meeting held February 22, 2012.

Commissioner Trisha Thompson made a motion to approve the minutes of the regular meeting held February 22, 2012. The motion was seconded by Commissioner Roland. The roll call vote was as follows:

Chairman Stanley – Yes; Vice-Chairman Moses – Yes; Roland – Yes; Trisha Thompson – Yes; Harper – Yes; Wilbanks – Abstain.

V. Public comments. (Limited to three minutes per person).

There were not any public comments.

VI. Staff announcements and discussion.

Chief Examiner, Mary Keel, introduced new consumer credit examiners Alicia Gregg, Deshia Parks, and Maggie Ice.

Commissioner Rosell joined the meeting at 10:06 a.m.

- VII. Presentation of the Monthly Budget and Financial Reports. Discussion and possible action regarding the Monthly Budget and Financial Reports.

Riley Shaull from the Office of State Finance ("OSF") presented the February 2012 Monthly Budget and Financial Reports.

Commissioner Fahler joined the meeting at 10:08 a.m.

Commissioner Harper made a motion to approve the February 2012 Monthly Budget and Financial Reports. Commissioner Roland seconded the motion. The roll call vote was as follows:

Chairman Stanley – Yes; Vice-Chairman Moses – Yes; Roland – Yes; Trisha Thompson – Yes; Wilbanks – Yes; Harper – Yes; Rosell – Yes; Fahler – Abstain.

- VIII. Presentation and discussion of consumer credit counseling programs for deferred deposit loans by Credit Counseling Centers of Oklahoma.

Margo Mitchell of Credit Counseling Centers of Oklahoma was present to discuss her organization's counseling activities. Ms. Mitchell indicated that Credit Counseling Centers of Oklahoma had counseled 711 consumers in 2011. Seventy-one percent of these counseling sessions took place in person. The organization conducted 343 educational workshops, published 6 newsletters and made 12 updates to its website.

- IX. Discussion and possible action regarding the adoption of the following proposed permanent rules:

Title 160, Chapter 5, Fees, 160:5-1-2 [AMENDED].

General Counsel, Roy John Martin, summarized the proposed permanent rule amendments. General Counsel Martin stated that the Notice of Rulemaking Intent was published in the February 1, 2012 edition of the Oklahoma Register. The comment period occurred from February 1, 2012 through March 7, 2012. The public hearing regarding the proposed permanent rule amendments was held March 7, 2012. General Counsel Martin stated that the Department did not receive any comments regarding the proposed permanent rules during the comment period.

Commissioner Fahler made a motion to approve the adoption of the proposed permanent rule amendments. Commissioner Wilbanks seconded the motion. The motion was unanimously approved.

- X. Discussion and possible action regarding the Consumer Credit Advisory Committee report.

Administrator, Scott Leshner, discussed the Consumer Credit Advisory Committee report. The Advisory Committee recommended that the Commission on Consumer Credit should not adjust license fees for the next license renewal season; that the Commission support legislation to make the Department of Consumer Credit a non-appropriated state agency; and that the Commission support legislation authorizing rebates of fees.

Commissioner Trisha Thompson made a motion to accept the Consumer Credit Advisory Committee's recommendations. Vice-Chairman Moses seconded the motion. The motion was unanimously approved.

- XI. Discussion and possible action regarding legislation, including but not limited to, House Bill 2742 and other legislation affecting the Commission on Consumer Credit.

Administrator Leshar discussed the following bills pending in the Oklahoma Legislature: House Bill 2742, House Bill 2305, House Bill 2520, House Bill 3044, Senate Bill 1082, Senate Bill 1106, Senate Bill 1430 and Senate Bill 1908.

- XII. Discussion and possible action regarding the reports listed below:

*The items on the Consent Agenda listed below may be discussed and acted upon individually, item by item or discussed and acted upon collectively through one motion. Each Commissioner retains the right to remove any item(s) so that the item(s) may be discussed and/or acted upon through a separate motion(s).*

- A. Revenue/Licensing Reports
- B. Enforcement/Examination Reports
- C. Other Administrator Reports

Commissioner Rosell made a motion to approve items A-C of the Consent Agenda. Commissioner Trisha Thompson seconded the motion. The motion was unanimously approved.


- XII. New Business (Any matter not known about or which could not have been reasonably foreseen prior to the time of posting the agenda).

There was not any new business for the Commission's consideration.

- XIII. Adjournment.

Without objection, Chairman Stanley adjourned the meeting at 11:02 a.m.



  
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Spencer Stanley, Chairman

  
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Gena Merrell, Commission Secretary



**MINUTES OF REGULAR MEETING  
COMMISSION ON CONSUMER CREDIT  
April 11, 2012**

The regular monthly meeting of the Commission on Consumer Credit was held at 10:00 a.m. at the Department of Consumer Credit Conference Room, 3613 N.W. 56th Street, Suite 240, Oklahoma City, Oklahoma 73112. The Notice and Agenda for the meeting was posted at the Department's office, outside the main public entrance of the 3 Corporate Plaza office building and on the Department's Internet website on April 6, 2012.

I. Call to Order.

Chairman Stanley called the meeting to order at 10:01 a.m.

II. Roll Call.

PRESENT: Chairman Spencer Stanley, Vice-Chairman Bob Moses, Odell Roland, Armando Rosell, Trisha Thompson, James Lee and Rick Harper.

ABSENT: Cass Fahler, Joe Wilbanks and Mick Thompson.

Chairman Stanley announced that a quorum was present.

III. Discussion and possible action regarding the minutes of the regular meeting held March 14, 2012.

Commissioner Trisha Thompson made a motion to approve the minutes of the regular meeting held March 14, 2012. The motion was seconded by Vice-Chairman Moses. The motion was unanimously approved.

IV. Public comments. (Limited to three minutes per person).

There were not any public comments.

V. Staff announcements and discussion.

Administrator, Scott Leshner, introduced Ruben Tornini as the Department's new Deputy Administrator.

VI. Presentation of the Monthly Budget and Financial Reports. Discussion and possible action regarding the Monthly Budget and Financial Reports.

Riley Shaul from the Office of State Finance ("OSF") presented the March 2012 Monthly Budget and Financial Reports.

Commissioner Fahler joined the meeting at 10:05 a.m.

Commissioner Rosell made a motion to approve the March 2012 Monthly Budget and Financial Reports. Commissioner Lee seconded the motion. The motion was unanimously approved.

VII. Discussion and possible action regarding late license renewal fees for the following licenses:

160:5-1-2. Fees

- (1) **Supervised Lenders**
  - (C) A late fee of \$10.00 per day for thirty (30) days shall be assessed for each license that is not renewed by December 1.
- (2) **Notification filings**
  - (B) A late fee of \$10.00 per day shall be assessed for each filing that is not received by January 31.
- (3) **Pawnbrokers**
  - (F) A late fee of \$10.00 per day for thirty (30) days shall be assessed for each license renewal that is not received by December 1.
- (5) **Health Spas**
  - (D) A late fee of \$10.00 per day for thirty (30) days shall be assessed for each registration renewal that is not received by December 1.
- (6) **Credit Services Organizations**
  - (F) A late fee of \$10.00 per day for thirty (30) days shall be assessed for each license renewal that is not received by December 1.
- (7) **Precious Metals and Gem Dealers**
  - (C) A late fee of \$10.00 per day for thirty (30) days shall be assessed for each precious metal and gem dealer and employee license renewal that is not received by December 1.
- (8) **Mortgage Brokers and Mortgage Loan Originators**
  - (D) A late fee of \$10.00 per day for thirty (30) days shall be assessed for each mortgage broker or mortgage loan originator license renewal that is not received by December 1.
- (9) **Deferred Deposit Lenders**
  - (D) A late fee of \$10.00 per day for thirty (30) days shall be assessed for each license renewal that is not received by December 1.

Administrator Leshar indicated that Oklahoma State Representative Todd Russ had encouraged the Department to consider lowering late license renewal fees from \$10.00 per day for thirty (30) days to \$5.00 per day for thirty (30) days.

Commissioner Harper made a motion directing the Administrator to review notification procedures regarding license renewals with input from industry and that no action be taken regarding late fees. Commissioner Rosell seconded the motion. The motion was unanimously approved.

- VIII. Discussion and possible action regarding legislation, including but not limited to, House Bill 2742 and other legislation affecting the Commission on Consumer Credit.

Administrator Leshar stated that House Bill 2742, sponsored by the Department of Consumer Credit to amend the Consumer Credit Code, passed the Senate Business and Commerce Committee with title stricken. Administrator Leshar also discussed House Bill 2305, Senate Bill 1082, Senate Bill 1106 and Senate Bill 1430.

There was not any action taken regarding this agenda item.

- IX. Discussion and possible action regarding a contract and/or contracts with CSDC Systems and/or the Office of State Finance, as applicable, concerning the purchase and implementation of a licensing and database software system known as "AMANDA."

Administrator Leshar discussed potential costs to the Department to purchase and implement the licensing and database software system known as "AMANDA" as follows:

- (1) Projected budget expense for Fiscal Year 2013-\$420,000.00;
- (2) Projected yearly budget expense for Fiscal Year 2014 and subsequent years-\$165,000.00

There was not any action taken regarding this agenda item.

X. Discussion and possible action regarding the reports listed below:

*The items on the Consent Agenda listed below may be discussed and acted upon individually, item by item or discussed and acted upon collectively through one motion. Each Commissioner retains the right to remove any item(s) so that the item(s) may be discussed and/or acted upon through a separate motion(s).*

- A. Revenue/Licensing Reports
- B. Enforcement/Examination Reports
- C. Other Administrator Reports

Commissioner Rosell made a motion to approve items A-C of the Consent Agenda. Commissioner Trisha Thompson seconded the motion. The motion was unanimously approved.

XII. New Business (Any matter not known about or which could not have been reasonably foreseen prior to the time of posting the agenda).


There was not any new business for the Commission's consideration.

XIII. Adjournment.

Without objection, Chairman Stanley adjourned the meeting at 11:07 a.m.

(SEAL)



  
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Spencer Stanley, Chairman

  
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Gena Merrell, Commission Secretary

**MINUTES OF REGULAR MEETING  
COMMISSION ON CONSUMER CREDIT  
May 9, 2012**

The regular monthly meeting of the Commission on Consumer Credit was held at 10:00 a.m. at the Department of Consumer Credit Conference Room, 3613 N.W. 56th Street, Suite 240, Oklahoma City, Oklahoma 73112. The Notice and Agenda for the meeting was posted at the Department's office, outside the main public entrance of the 3 Corporate Plaza office building and on the Department's Internet website on May 4, 2012.

I. Call to Order.

Chairman Stanley called the meeting to order at 10:01 a.m.

II. Roll Call.

PRESENT: Chairman Spencer Stanley, Vice-Chairman Bob Moses, Trisha Thompson, Joe Wilbanks, Rick Harper, Armando Rosell, Cass Fahler and James Lee.

ABSENT: Odell Roland and Mick Thompson.

Chairman Stanley announced that a quorum was present.

III. Discussion and possible action regarding the minutes of the regular meeting held April 11, 2012.

Commissioner Rosell made a motion to approve the minutes of the regular meeting held April 11, 2012. The motion was seconded by Commissioner Trisha Thompson. The roll call vote was as follows:

Chairman Stanley – Yes; Vice-Chairman Moses – Yes; Rosell – Yes; Trisha Thompson – Yes; Harper – Yes; Wilbanks – Abstain; Lee – Yes; Fahler – Yes.

IV. Public comments. (Limited to three minutes per person).

There were not any public comments.

V. Staff announcements and discussion.

There were not any staff announcements.

VI. Presentation of the Monthly Budget and Financial Reports. Discussion and possible action regarding the Monthly Budget and Financial Reports.

Laura Swingle from the Office of State Finance ("OSF") presented the April 2012 Monthly Budget and Financial Reports.

Commissioner Harper made a motion to approve the April 2012 Monthly Budget and Financial Reports. Vice-Chairman Moses seconded the motion. The motion was unanimously approved.

VII. Discussion and possible action regarding legislation, including but not limited to, House Bill 2742 and other legislation affecting the Commission on Consumer Credit.

Administrator, Scott Leshner, and legislative consultant Greg Piatt discussed legislation. House Bill 2742, which amends the Uniform Consumer Credit Code to comply with changes to the Truth in Lending Act, was signed by Governor Fallin. A bill to amend the Precious Metal and Gem Dealer Act failed to pass the House of Representatives. A bill to regulate third party debt collectors in Oklahoma failed to pass the House of Representatives.

- VIII. Discussion and possible action regarding a shared services agreement between the Department of Consumer Credit and the Office of State Finance for information technology services.

Administrator Leshner presented the shared services agreement between the Department and OSF for computer and information technology services.

Vice-Chairman Moses made a motion to approve the shared services agreement between the Department and OSF. Commissioner Lee seconded the motion. The motion was unanimously approved.

- IX. Discussion and possible action regarding the reports listed below:

*The items on the Consent Agenda listed below may be discussed and acted upon individually, item by item or discussed and acted upon collectively through one motion. Each Commissioner retains the right to remove any item(s) so that the item(s) may be discussed and/or acted upon through a separate motion(s).*

- A. Revenue/Licensing Reports
- B. Enforcement/Examination Reports
- C. Other Administrator Reports

Commissioner Rosell made a motion to approve items A-C of the Consent Agenda. Commissioner Trisha Thompson seconded the motion. The motion was unanimously approved.


- X. New Business (Any matter not known about or which could not have been reasonably foreseen prior to the time of posting the agenda).

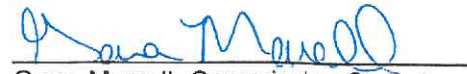
There was not any new business for the Commission's consideration.

- XI. Adjournment.

Without objection, Chairman Stanley adjourned the meeting at 10:18 a.m.



  
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Spencer Stanley, Chairman

  
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Gena Merrell, Commission Secretary

**MINUTES OF REGULAR MEETING  
COMMISSION ON CONSUMER CREDIT  
June 13, 2012**

The regular monthly meeting of the Commission on Consumer Credit was held at 10:00 a.m. at the Department of Consumer Credit Conference Room, 3613 N.W. 56th Street, Suite 240, Oklahoma City, Oklahoma 73112. The Notice and Agenda for the meeting was posted at the Department's office, outside the main public entrance of the 3 Corporate Plaza office building and on the Department's Internet website on June 8, 2012.

I. Call to Order.

Chairman Stanley called the meeting to order at 10:02 a.m.

II. Roll Call.

PRESENT: Chairman Spencer Stanley, Vice-Chairman Bob Moses, Odell Roland, Trisha Thompson, Rick Harper, James Lee, and Dudley Gilbert for Mick Thompson.

ABSENT: Armando Rosell, Cass Fahler, and Joe Wilbanks.

Chairman Stanley announced that a quorum was present.

STAFF: Scott Leshner, Administrator; Roy John Martin, General Counsel; Lindsie Lundy, Administrative Programs Officer and Gena Merrell, Administrative Assistant and Commission Secretary.

GUESTS: Riley Shaull, Office of State Finance; Austin Slaymaker, Office of State Finance and Gene Seiter.

III. Discussion and possible action regarding the minutes of the regular meeting held May 9, 2012.

Vice Chairman Moses made a motion to approve the minutes of the regular meeting held May 9, 2012. The motion was seconded by Commissioner Lee. The roll call vote was as follows:

Chairman Stanley – Yes; Vice-Chairman Moses – Yes; Roland-Abstain; Trisha Thompson – Yes; Harper – Yes; Lee – Yes.

IV. Public comments. (Limited to three minutes per person).

There were not any public comments.

V. Staff announcements and discussion.

There were not any staff announcements.

VI. Presentation of the Monthly Budget and Financial Reports. Discussion and possible action regarding the Monthly Budget and Financial Reports.

Riley Shaull from the Office of State Finance ("OSF") presented the May 2012 Monthly Budget and Financial Reports. Mr. Shaull also introduced Austin Slaymaker, OSF Budget

Analyst. Mr. Shaull also announced that OSF would be re-named the Office of Management and Enterprise Services, effective November 1, 2012.

- Commissioner Trisha Thompson made a motion to approve the May 2012 Monthly Budget and Financial Reports. Commissioner Harper seconded the motion. The motion was unanimously approved.

VII. Discussion and possible action regarding the modification of a contract between the Department of Consumer Credit and Greg Piatt and/or GAP Consulting.

Administrator Leshar announced a proposal to modify the contract with Greg Piatt and/or GAP Consulting as follows:

Change the name of the vendor from Greg Piatt to GAP Consulting;

Allow sub-contractors and employees of GAP Consulting to perform services under the contract;

Change the amount of payments from the Department of Consumer Credit to GAP Consulting from \$34,000.00 to \$45,000.00 for Fiscal Year 2013 and from \$36,000.00 to \$45,000.00 under an option to renew the contract for Fiscal Year 2014.

Vice-Chairman Moses made a motion to modify the contract between the Department of Consumer Credit and Greg Piatt and/or GAP Consulting as presented by Administrator Leshar. Commissioner Harper seconded the motion. The motion was unanimously approved.

VIII. Discussion and possible action regarding legislation, including but not limited to, House Bill 3159, Senate Bill 1974 and Senate Bill 1975 and other legislation affecting the Commission on Consumer Credit.

Administrator Leshar announced that House Bill 3159 was signed by Governor Mary Fallin. House Bill 3159 amends the apportionment of fees and civil penalties collected by the Department of Consumer Credit as follows, effective August 24, 2012:

Eighty percent (80%) of fees and civil penalties collected by the Department of Consumer Credit will be deposited in the Consumer Credit Administrative Expenses Revolving Fund (an increase from seventy percent (70%);

Twenty percent (20%) of fees and civil penalties collected by the Department of Consumer Credit will be deposited in the General Revenue Fund of the State Treasury (a decrease from thirty percent (30%).

Administrator Leshar also stated that House Bill 3159 authorizes the Administrator of Consumer Credit to issue refunds of license fees.

Administrator Leshar discussed Senate Bill 1974, which failed to pass the Oklahoma House of Representatives. Senate Bill 1974 would have changed the employment classification of classified Department of Consumer Credit employees to unclassified employees.

Administrator Lesher further discussed Senate Bill 1975. Senate Bill 1975 reduced appropriations to the Department of Consumer Credit to thirty-one thousand seven hundred and thirty dollars (\$31,730.00).

- IX. Discussion and possible action regarding the final adoption of a permanent rule amendment to OAC:160:5-1-2 regarding the refund of fees for good cause.

Administrator Lesher announced that Governor Mary Fallin approved the proposed permanent rule of the Department of Consumer Credit that allows the Administrator of Consumer Credit to authorize refunds of license fees upon good cause shown by an applicant or licensee.

Administrator Lesher stated that Governor Mary Fallin approved the rule on April 27, 2012. The Legislature approved the rule, by failure to disapprove the rule on May 10, 2012. The effective date of the rule is July 1, 2012.

- X. Discussion and possible action regarding the reports listed below:

*The items on the Consent Agenda listed below may be discussed and acted upon individually, item by item or discussed and acted upon collectively through one motion. Each Commissioner retains the right to remove any item(s) so that the item(s) may be discussed and/or acted upon through a separate motion(s).*

- A. Licensing Report by Lindsie Lundy, Administrative Programs Officer;
- B. Examination Report by Mary Keel, Chief Examiner;
- C. Enforcement Report by Roy John Martin, General Counsel;
- D. Other Reports by Ruben Tornini, Deputy Administrator;
- E. Other Administrator Reports

Lindsie Lundy delivered the Licensing Report. Administrator Lesher delivered the Examination Report and Other Reports in the absence of Deputy Administrator, Ruben Tornini and Chief Examiner Mary Keel, who were attending the National Association of Consumer Credit Administrators Conference on behalf of the Department of Consumer Credit. General Counsel Martin delivered the Enforcement Report.

Commissioner Trisha Thompson made a motion to approve items A-E of the Consent Agenda. Commissioner Roland seconded the motion. The motion was unanimously approved.

- XI. Discussion and possible action regarding the Fiscal Year 2013 Budget for the Department of Consumer Credit.

Administrator Lesher presented the proposed Fiscal Year 2013 Budget for the Department of Consumer Credit, which was included in the June Commission meeting reports.

Commissioner Harper made a motion to approve the proposed Fiscal Year 2013 Budget for the Department of Consumer Credit, as presented by Administrator Lesher. Commissioner Trisha Thompson seconded the motion. The motion was unanimously approved.

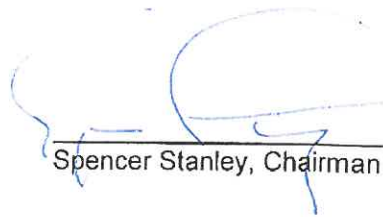


- XII. New Business (Any matter not known about or which could not have been reasonably foreseen prior to the time of posting the agenda).

There was not any new business for the Commission's consideration.

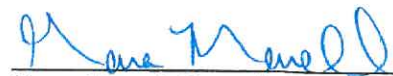
- XII. Adjournment.

Without objection, Chairman Stanley adjourned the meeting at 11:03 a.m.



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Spencer Stanley, Chairman



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Gena Merrell, Commission Secretary