

**FILED**

OCT 30 2019

STATE OF OKLAHOMA  
DEPARTMENT OF  
CONSUMER CREDIT

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

STATE OF OKLAHOMA *ex rel.* )  
DEPARTMENT OF CONSUMER CREDIT,) )  
 )  
Petitioner )  
 )  
v. )  
 )  
CHAOS HOME LOANS, LLC, )  
 )  
Respondent )

Case No. 19-0243-DIS

**CONSENT ORDER**

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, Chaos Home Loans, LLC, ("Respondent") voluntarily enter into this Consent Order as an informal disposition of this individual proceeding to avoid litigation. Respondent agrees to waive its right to a hearing under the Oklahoma Administrative Procedures Act and both parties agree as follows:

(1) Petitioner restates and incorporates by reference the allegations made by the Petitioner in the Notice of Hearing filed in this matter.

a. Respondent is a foreign limited liability company under the jurisdiction of the State of Nevada, Oklahoma Secretary of State filing number 3712692101, active filing status.

b. The licensing system of record for mortgage loan originators, mortgage lenders and mortgage brokers in the State of Oklahoma is NMLS.

c. Respondent is licensed as a mortgage lender in the State of Oklahoma pursuant to the SAFE Act with the following licensing information indicated by NMLS:

(i) Oklahoma license number ML012002;

(ii) NMLS unique identifier number/company ID 1655544;

(iii) Mailing address of record at 900 S. 4th St., Las Vegas, NV 89101;

d. On July 2, 2019, Scott Ferguson, Consumer Credit Examiner, conducted an examination of Respondent. During the course of the examination, violations were found.

e. Respondent failed to provide requested operation and loan records to Petitioner after Mr. Ferguson made multiple attempts to obtain said records via email and phone calls to Respondent.

f. Respondent failed to disclose the Servicing Disposition of Oklahoma closed loans on the MCR filing for NMLS.

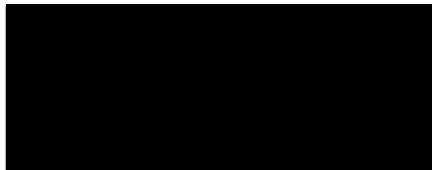
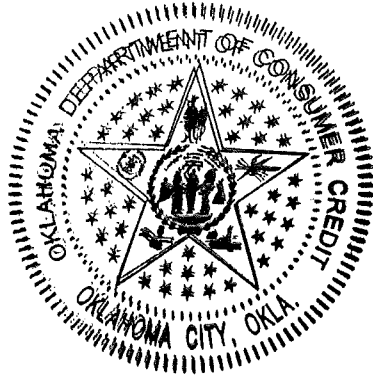
(2) Respondent does not admit to the allegations made by the Petitioner in the Notice of Hearing filed in this matter, and incorporated by reference in this Consent Order, except that Respondent admits the facts necessary to establish the Department's jurisdiction over Respondent and the subject matter of this action.

(3) Respondent agrees to pay a \$3,500.00 civil penalty payable to the Oklahoma Department of Consumer Credit, on or before October 31, 2019.

(4) The payment shall be made payable by check or money order to the Oklahoma Department of Consumer Credit, shall indicate the payment is for Case Number 19-0243-DIS and shall be addressed to the attention of John T. Coyne, Chief Enforcement Attorney, Department of Consumer Credit, 3613 N.W. 56<sup>th</sup> Street, Suite 240, Oklahoma City, Oklahoma 73112.

(5) A file stamped copy of this Consent Order will be returned to Respondent upon signature of the Administrator of the Department of Consumer Credit or the Deputy Administrator of the Department Consumer Credit.

(6) If Respondent fails to comply with the terms of this Consent Order, the Administrator of the Department of Consumer Credit is authorized to file an application to enforce this Consent Order in the District Court of Oklahoma County, Oklahoma in accordance with the provisions of 59 O.S. § 2095.17(c).



Scott Leshner  
Administrator  
State of Oklahoma  
Department of Consumer Credit

Dated: 10/30/19



Chaos Home Loans, LLC

Dated: 10-29-19

VERIFICATION OF CONSENT ORDER, CASE NUMBER 19-0243-DIS

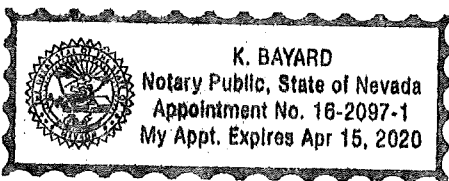
STATE OF NEVADA )  
 )  
COUNTY OF Clark )

Signed and sworn to (or affirmed) before me on October 29, 2019  
2019, by Collin Brian Psioda of Chaos Home Loans, LLC.



\_\_\_\_\_  
Chaos Home Loans, LLC  
*Collin Psioda, CEO*

(Seal, if any)



Notary Public

My commission expires:

April 15, 2020