

**FILED**

MAY 09 2022

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. ) Case No. 22-0024-DIS )  
 ) )  
FINANCIAL CONCEPTS MORTGAGE, )  
LLC, ) )  
 ) )  
Respondent ) )

**CONSENT ORDER**

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, Financial Concepts Mortgage 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 Petitioner in the Notice and Order of Hearing filed in this matter.

i. Respondent is a domestic limited liability company under the jurisdiction of the State of Oklahoma, Oklahoma Secretary of State filing number 3500664653, active filing status.

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

iii. 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:

(a) Oklahoma license number ML011231;

(b) NMLS unique identifier number/company ID 181632;

(c) Mailing address of record at 2949 S. Bryant, Edmond, OK 73013;

iv. The Mortgage Call Report (MCR) Filing History on NMLS indicates that the following mortgage call reports were required to be filed by Respondent:

(a) 2021 quarter two Oklahoma Standard Residential Mortgage Call Report (Standard MCR), filing deadline of August 14, 2021;

v. The 2021 quarter two Oklahoma Standard Residential Mortgage Call Report (Standard MCR) was filed on August 21, 2021.

(2) Respondent does not admit to the allegations made by the Petitioner in the Notice and Order 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 \$100.00 civil penalty, payable to the Oklahoma Department of Consumer Credit, on or before May 27, 2022.

(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 22-0024-DIS and shall be addressed to the attention of John T. Coyne, Chief Enforcement Attorney, Department of Consumer Credit, 629 NE 28th Street, Oklahoma City, Oklahoma 73105.

(5) A file stamped copy of this Consent Order will be returned by United States mail 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).



**APPROVED**



~~Scott Leshar~~, Administrator

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Scott Leshar  
Administrator  
State of Oklahoma  
Department of Consumer Credit

Dated: 5/9/22



Financial Concepts Mortgage LLC

Dated: 4/20/22

VERIFICATION OF CONSENT ORDER, CASE NUMBER 22-0024-DIS

STATE OF OKLAHOMA )  
 )  
COUNTY OF OKLAHOMA )

Signed and sworn to (or affirmed) before me on 4/28/22,  
2022 by a representative of Financial Concepts Mortgage LLC.



Financial Concepts Mortgage LLC



Notary Public

My commission expires:

11/10/2024