



BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT  
STATE OF OKLAHOMA

STATE OF OKLAHOMA *ex rel.* )  
DEPARTMENT OF CONSUMER CREDIT,) )  
 )  
Petitioner )  
 )  
v. )  
 )  
MLD MORTGAGE INC., )  
 )  
Respondent )

Case Nos. 17-0058-DIS

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, MLD Mortgage, Inc., ("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 all 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, with regards to Respondent, MLD Mortgage, Inc.

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

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

- a. Oklahoma license number MLB10838.
- b. NMLS unique identifier number/company ID 166902.
- c. Mailing address of record at 30B Vreeland Road, Florham Park, NJ 07932.

iii. Respondent's license renewal fee was not paid on or before December 1, 2016.

iv. Respondent requested a renewal of their license on December 6, 2016.

v. Respondent has failed to pay \$50.00 in license renewal fees.

(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.

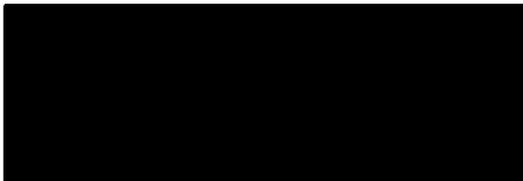
(3) Respondent does admit that it caused its employee, one Brian Anthony Borchard, an Oklahoma licensed Mortgage Loan Originator, MLO10321, to renew his license late, and also caused his late fee to go unpaid

(4) Respondent, MLD Mortgage, Inc. agrees to pay the late fee of \$50.00 and a \$750.00 civil penalty, and also agrees to pay Brian Anthony Borchard's late fee of \$130.00 for a total of \$930.00, payable to the Oklahoma Department of Consumer Credit, on or before April 14, 2017.

(5) 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 17-0058-DIS and shall be addressed to the attention of J. Steven Coates, General Counsel, Department of Consumer Credit, 3613 N.W. 56<sup>th</sup> Street, Suite 240, Oklahoma City, Oklahoma 73112.

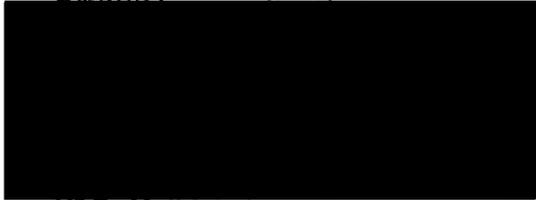
(6) A file stamped copy of this Consent Order will be returned to Respondent upon signature of the Administrator of the Department of Consumer Credit or the Deputy Administrator of the Department Consumer Credit.

(7) 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: 4-3-2017



MLD Mortgage, Inc.

Dated: 4-3-2017

