

**FILED**

**MAR 26 2018**

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. 17-0262-DIS  
 )  
ZFG MORTGAGE LLC, )  
 )  
 )  
Respondent )

CONSENT ORDER

Petitioner, State of Oklahoma *ex rel.* Department of Consumer Credit ("Petitioner") and Respondent, ZFG 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 of Hearing filed in this matter.

- i. Respondent is licensed as a mortgage broker in the State of Oklahoma pursuant to the SAFE Act with the following licensing information indicated by NMLS:
  - (a) Oklahoma license number MB010324;
  - (b) NMLS unique identifier number/company ID 193207;
  - (c) Mailing address of record at 6670 S. Lewis Ave., Ste. 200, Tulsa, OK 74136;
- ii. The Mortgage Call Report (MCR) Filing History on NMLS indicates that the following mortgage call reports were required to be filed by Respondent:
  - (a) 2016 quarter three Oklahoma Standard Residential Mortgage Call Report (Standard MCR), filing deadline of November 14, 2016;

- (b) 2016 quarter four Oklahoma Standard Residential Mortgage Call Report (Standard MCR), filing deadline of February 14, 2017;
  - (c) 2017 quarter three Oklahoma Standard Residential Mortgage Call Report (Standard MCR), filing deadline of November 14, 2017;
  - (d) 2017 quarter four Oklahoma Standard Residential Mortgage Call Report (Standard MCR), filing deadline of February 14, 2018;
- iii. The 2016 quarter three Oklahoma Standard Residential Mortgage Call Report (Standard MCR) was filed on November 17, 2016.
  - iv. The 2016 quarter four Oklahoma Standard Residential Mortgage Call Report (Standard MCR) was filed on February 28, 2017.
  - v. The 2017 quarter three Oklahoma Standard Residential Mortgage Call Report (Standard MCR) was filed on November 28, 2017.
  - vi. The 2017 quarter four Oklahoma Standard Residential Mortgage Call Report (Standard MCR) was filed on March 3, 2018.

(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.

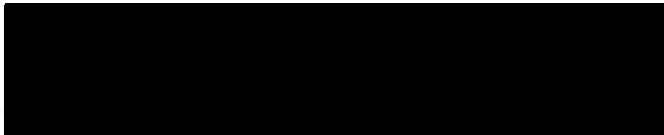
(3) Respondent agrees to file all Call Reports with NMLS and pay a \$400.00 civil penalty, payable to the Oklahoma Department of Consumer Credit, on or before April 27, 2018.

(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 17-0262-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 by United States mail to Respondent upon signature of

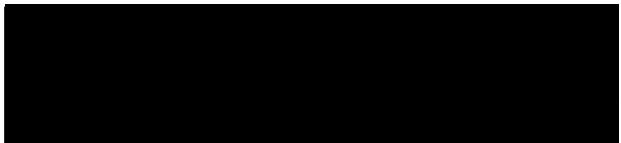
the Administrator of the Department of Consumer Credit or the Deputy Administrator of the Department Consumer Credit.

(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).



Ruben Tornini, Deputy Administrator  
For Scott Leshar  
Administrator  
State of Oklahoma  
Department of Consumer Credit

Dated: 3-23-18



ZFG Mortgage LLC

Dated: 03/19/18

