BEFORE THE ADMINISTRATOR OF CONSUMER CREDIT
STATE OF OKLAHOMA

STATE OF OKLAHOMA, ex rel, DEPARTMENT OF CONSUMER CREDIT	)	
Petitioner	)	
v.	)	Case No. 12-0100-DIS
FIRST CORNERSTONE MORTGAGE, LLC	)	
Respondent	)	

CONSENT ORDER

The State of Oklahoma, ex rel., Department of Consumer Credit and the Respondent, First Cornerstone Mortgage, LLC, voluntarily enter into this Consent Order as an informal disposition of this individual proceeding to avoid litigation. The Respondent, First Cornerstone Mortgage, LLC, agrees to waive its right to a hearing under the Oklahoma Administrative Procedures Act and both parties agree as follows:

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

(2) The Respondent admits to all allegations contained in the Notice of Hearing filed in this matter;

(3) The Respondent agrees to file the following mortgage call report and provide proof of filing to the Petitioner by submitting documentation from NMLS that the mortgage call report has been filed by August 25, 2012:

(a) 2011 quarter two Standard RMLA;
(b) 2011 quarter three Standard RMLA;
(c) 2011 quarter four Standard RMLA;
(d) 2012 quarter one Standard RMLA;
(e) Annual Financial Condition Report of the 2011 Standard RMLA

(4) The Respondent agrees to pay a $100.00 civil penalty. The $100.00 civil penalty shall be made payable by check or money order to the Oklahoma Department of Consumer Credit and shall indicate the payment is for Case Number 12-0100-DIS.

(5) The Respondent shall return this Consent Order with an original signature page and original notarized verification page, documentation from NMLS that all applicable mortgage call reports have been filed and the $100.00 civil penalty to the attention of Roy John Martin, General Counsel, Oklahoma Department of Consumer Credit, 3613 N.W. 56th Street, Suite 240, Oklahoma City, Oklahoma 73112, which shall be received by the Petitioner on or before August 25, 2012.

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

OKLAHOMA DEPARTMENT OF CONSUMER CREDIT
OKLAHOMA CITY, OKLA.

Scott Lesher
Administrator
State of Oklahoma
Department of Consumer Credit

Dated: 8/22/12

First Cornerstone Mortgage, LLC

Dated: 8-21-12