

**MINUTES OF REGULAR MEETING  
COMMISSION ON CONSUMER CREDIT  
September 12, 2012**

The regular monthly meeting of the Commission on Consumer Credit was held at 10:00 a.m. at the Department of Consumer Credit Conference Room, 3613 N.W. 56th Street, Suite 240, Oklahoma City, Oklahoma 73112. The Notice and Agenda for the meeting was posted at the Department's office, outside the main public entrance of the 3 Corporate Plaza office building and on the Department's Internet website on September 7, 2012.

I. Call to Order.

Chairman Stanley called the meeting to order at 10:00 a.m.

II. Roll Call.

PRESENT: Chairman Spencer Stanley, Vice-Chairman Bob Moses, Odell Roland, Trisha Thompson, Cass Fahler, James Lee and Rick Harper.

ABSENT: Armando Rosell, Joe Wilbanks and Mick Thompson.

Chairman Stanley announced that a quorum was present.

STAFF: Scott Leshner, Administrator; Roy John Martin, General Counsel; Ruben Tornini, Deputy Administrator; Mary Keel, Chief Examiner; Gena Merrell, Administrative Assistant and Treasure Tytenicz, Executive Secretary and Commission Secretary.

GUESTS: Erin Boeckman, Angela Mackinnon, Harold Spurr, Karlos LeSure, Gene Seiter and Megan Rolland.

III. Discussion and possible action regarding the minutes of the regular meeting held August 8, 2012.

Commissioner Fahler made a motion to approve the minutes of the regular meeting held August 8, 2012. The motion was seconded by Commissioner Roland. The roll call vote was as follows:

Chairman Stanley – Yes; Vice-Chairman Moses – Yes; Roland-Yes; Trisha Thompson-Abstain, Fahler – Yes; Lee-Yes; Harper-Abstain.

IV. Public comments. (Limited to three minutes per person).

There were not any public comments.

V. Staff announcements and discussion.

There were not any staff announcements.

VI. Presentation of the Monthly Budget and Financial Reports. Discussion and possible action regarding the Monthly Budget and Financial Reports.

Laura Swingle from the Office of Management and Enterprise Services presented the July 2012 and August 2012 budget and financial reports.

Vice-Chairman Moses made a motion to approve the July 2012 and August 2012 budget and financial reports. Commissioner Lee seconded the motion. The motion was unanimously approved.

- VII. Presentation and discussion of consumer credit counseling programs for deferred deposit loans by Credit Counseling Centers of Oklahoma.

Margo Mitchell of Credit Counseling Centers of Oklahoma discussed the activities of her organization during the previous six months. Ms. Mitchell answered questions from the Commission.

- VIII. Presentation and possible action regarding the 2012 Strategic Plan for the Department of Consumer Credit.

Administrator, Scott Leshar, presented the 2012 Strategic Plan for the Department of Consumer Credit. Administrator Leshar announced that the 2012 Strategic Plan included three (3) goals as follows:

- (1) Goal one (1)-Increase awareness of the Department's presence within state government with the entities regulated by the Department and with consumers;
- (2) Goal two (2)-Improve the Department's productivity and quality through more efficient processes in licensing and examinations;
- (3) Goal three (3)-Protect Oklahoma consumers by providing enhanced enforcement of state law under the Department's jurisdiction.

Commissioner Trisha Thompson stated that the Department's organizational chart be amended to indicate the General Counsel reports to the Commission.

Commissioner Trisha Thompson made a motion to approve the 2012 Strategic Plan for the Department of Consumer Credit as amended with the organizational chart indicating the General Counsel reporting to the Commission. Commissioner Lee seconded the motion. The motion was unanimously approved.

- IX. Presentation and discussion regarding the implementation of a mortgage examination, mortgage examination accreditation and mortgage examiner certifications.

Administrator Leshar announced that the mortgage examination for brokers was completed and examinations were in progress. Administrator Leshar stated that Department staff was finalizing the paperwork to initiate the mortgage examination accreditation process with CSBS and AARMR. Administrator Leshar further stated that the following examiners had received mortgage examiner certifications from CSBS and AARMR:

Mary Keel-Certified Senior Mortgage Examiner;

Karen Banks-Certified Senior Mortgage Examiner;

Brad Custard-Certified Senior Mortgage Examiner;

Fred Britt-Certified Mortgage Examiner;

Drew S'Renco-Certified Mortgage Examiner.

X. Consent Agenda-Discussion and possible action regarding the reports listed below:

*The items on the Consent Agenda listed below may be discussed and acted upon individually, item by item or discussed and acted upon collectively through one motion. Each Commissioner retains the right to remove any item(s) so that the item(s) may be discussed and/or acted upon through a separate motion(s).*

- A. Licensing Report by Lindsie Lundy, Administrative Programs Officer;
- B. Examination Report by Mary Keel, Chief Examiner;
- C. Enforcement Report by Roy John Martin, General Counsel;
- D. Other Reports by Ruben Tornini, Deputy Administrator;
- E. Other Administrator Reports

Ruben Tornini, Deputy Administrator, delivered the Licensing Report on behalf of Lindsie Lundy. Chief Examiner, Mary Keel, delivered the Examination Report. General Counsel, Roy John Martin, delivered the Enforcement Report. Administrator Scott Leshner delivered Other Administrator Reports.

Commissioner Roland made a motion to approve items A-E of the Consent Agenda. Commissioner Trisha Thompson seconded the motion. The motion was unanimously approved.

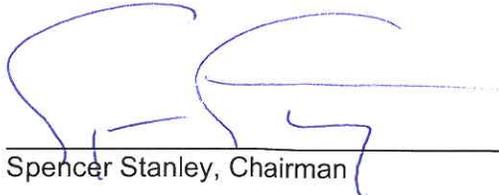
XI. New Business (Any matter not known about or which could not have been reasonably foreseen prior to the time of posting the agenda).

There was not any new business for the Commission's consideration.

XII. Adjournment.

Without objection, Chairman Stanley adjourned the meeting at 10:46 a.m.



  
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Spencer Stanley, Chairman

  
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Treasure Tytenicz, Commission Secretary