

CHANGE IN FEES FOR THE SUPERVISED LENDER APPLICATION
EFFECTIVE JULY 1, 2009

1 st License (Application/Investigation Fee)	\$ 225.00
License Fee	190.00
Exam Fee	<u>300.00</u>
Total	\$ 715.00
License Fee for July 1 st thru October 14 th	\$ 620.00
<hr/>	
Additional Location License	\$ 190.00
Exam Fee	<u>\$ 300.00</u>
Total	\$ 490.00
License Fee for July 1 st thru October 14 th	\$ 395.00

PLEASE SUBMIT ALL FEES IN ONE CHECK OR MONEY ORDER
Make payable to Dept. of Consumer Credit



STATE OF OKLAHOMA
DEPARTMENT OF CONSUMER CREDIT

NOTICE

The State of Oklahoma recently passed an immigration bill known as House Bill 1804, the Oklahoma Taxpayer and Citizen Protection Act of 2007. This bill went into effect on November 1, 2007.

One of the provisions of the bill is the requirement that all natural persons obtaining a license from the Department of Consumer Credit must show lawful presence in the United States.

You must submit an affidavit if:

- You are licensed individually as a Mortgage Loan Originator (MLO) or a Precious Metals Employee (PME)
- Your company is licensed, but the business is *not* Incorporated or a Limited Liability Company

You do not need to submit an affidavit if your business is registered as a corporation or an LLC. Please note that only those businesses that are legally incorporated or registered as LLCs are exempt from this requirement.

Attached are two affidavits (each person will choose one of these to sign):

- If you are a United States citizen, you will sign Form 1
- If you are a qualified alien and you can prove you are in the United States lawfully under the Federal Immigration and Naturalization Act, you will sign Form 2

All partners and owners of the company must complete and submit *one* of the appropriate affidavits. **You are either a citizen OR a qualified alien -- please do not submit both forms.** Make additional copies of the forms as needed. These affidavits must be notarized. We cannot accept faxed or emailed copies of these forms. You will need to mail them to us. **Under Oklahoma law, we cannot issue or renew your license without the proper affidavit(s).**

Please do not call the Department with questions about the bill. (You are welcome to call us with questions about your application.) This is a requirement of the State of Oklahoma; our Department has no authority to address it. If you need further information, you may call the Oklahoma House of Representatives at 1-800-522-8502, or you may review the text of the bill by visiting the following web link:

<http://www.oscn.net/applications/oscn/deliverdocument.asp?id=448995&hits>

As always, we appreciate your spirit of cooperation.

Oklahoma Department of Consumer Credit

AFFIDAVIT VERIFYING LAWFUL PRESENCE IN THE UNITED STATES

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Form 1 - For U. S. Citizens

Affidavit of

[Name of Individual Applicant]

[Company Name]

STATE OF _____)

_____)

COUNTY OF _____)

_____, of lawful age, being first duly sworn,
[Printed Name of Individual Applicant]

upon oath states under penalty of perjury as follows:

I am a United States citizen.

[Signature of Applicant]

Subscribed and sworn to or affirmed before me this _____ day of _____, 20_____.

NOTARY PUBLIC: _____

Commission Number: _____

My Commission Expires: _____

(Seal)

AFFIDAVIT VERIFYING LAWFUL PRESENCE IN THE UNITED STATES

SL

Form 2 - For Qualified Aliens

Section A (Applicant's Information)

Please type or print clearly. **You must include a copy of both the front and back of your green card with this form.**

Full Legal Name of Applicant: _____

Date of Birth: _____ Social Security Number: _____

Nationality: _____

Company Name: _____

Section B (Notary)

STATE OF _____)

COUNTY OF _____)

_____, of lawful age, being first duly sworn,

[Printed Name of Individual Applicant]

upon oath states under penalty of perjury as follows:

**I am a qualified alien under the Federal Immigration and Naturalization Act,
and I am lawfully present in the United States.**

[Signature of Applicant]

Subscribed and sworn to or affirmed before me this _____ day of _____, 20_____.

NOTARY PUBLIC: _____

Commission Number: _____

My Commission Expires: _____

(Seal)

LICENSE APPLICATION INSTRUCTIONS

To make application for an Oklahoma Supervised Lender License, all prescribed forms and additional required exhibits must be fully completed and mailed or delivered to:

**Office of the Administrator
Oklahoma Department of Consumer Credit
4545 N. Lincoln Blvd., Suite 164
Oklahoma City, OK 73105-3408**

All fees required must be submitted with the application. If incomplete, the application and fees will be returned, outlining missing requirements.

DO NOT RESUBMIT UNTIL COMPLETE. Upon receipt of a **complete package**, a staff member will carefully review all documents and an independent investigation will be made into the experience, character and general fitness of the Applicant(s). All applications are reviewed in the order in which they are received. Any application received without all required information, notaries and signatures will be returned for completion.

The reviewing process may take up to Ninety (90) Days from the receipt date of a complete application package.

LICENSE REQUIREMENTS

(The forms listed below are included in this packet)

A COMPLETE APPLICATION PACKAGE FOR A SUPERVISED LOAN LICENSE IS COMPOSED OF:

- I. **APPLICATION: (pages 6-9)** These pages are for information on the business to be licensed, including mailing address, location, ownership, etc. Complete all sections that apply. Be sure to sign and notarize.
- II. **PERSONAL AFFIDAVIT FORM: (pages 10-12)** These pages are personal information sheets on all officers and directors, and the top stockholders of a corporate Applicant; by all members of a limited liability Applicant; by every partner of a partnership Applicant; and by the owner when Applicant is a sole proprietorship. **Be sure all forms are signed and notarized by each individual described in this paragraph.** Make additional copies if needed.
- III. **SUPERVISED LENDER LICENSE BOND FORM: (page 13)** This page is for your required bond of \$5,000.00 (FIVE THOUSAND DOLLARS) for the first license and \$1,000.00 (ONE THOUSAND DOLLARS) for each additional license. Take this form to the agent you are purchasing your bond from. Be sure all signatures are affixed and include the original bond and all attachments with your application.
- IV. **DESIGNATED AGENT FORM: (page 14)** This page is for appointing a resident or corporation of Oklahoma to accept service of process for your business. This agent must be someone other than the Owner, Partner, Member, Officer, or Director. Be sure form is signed by the Applicant.
- V. **OUT OF STATE EXAMINATION AGREEMENT: (page 15)** This page is for lenders whose records will be maintained in another state. You must complete this form showing that your company is willing to pay expenses for an examiner to visit your office to conduct the annual examination of books and records. Your office will be contacted before any such visit.
- VI. **FINANCIAL STATEMENT:** This statement must be recent (within 30 days) and reveal that the Applicant has available for regulated loan operations, **net or free** assets of at least **\$25,000.00 (TWENTY-FIVE THOUSAND DOLLARS)**. For **sole proprietorship**, the owner's personal financial statement must show assets of the required amount. For **partnerships** or **limited liability companies** the combined assets of the partners or members must equal or exceed the required **\$25,000.00 (TWENTY-FIVE THOUSAND DOLLARS)**. If filing as a **corporation**, you must submit the **most recent** balance sheet. Intangibles, goodwill and encumbered property (to the extent of the encumbrance) are not acceptable assets. Unencumbered acreage may be accepted as an asset of a sole proprietorship. Under appropriate circumstance, outstanding loan balances, second lien notes and mechanics' or materialmen's liens may be reported as valid assets provided adequate valuation reserves have been established for unearned charges and bad debts. For corporations, unpaid stock subscriptions, lines of credit, or proceeds of debentures are not acceptable assets. ***This statement must be signed, dated and notarized by the owner or an officer of the corporation.***
- VII. **STATE LICENSE INQUIRY FORM: (pages 16-17)** **Must** be completed and mailed to each state other than Oklahoma in which you are licensed or registered to do business as a supervised lender. (**Note:** Three (3) states are sufficient.)
- VIII. **CERTIFICATE OF FICTITIOUS NAME: (pages 18-20)** For **Sole Proprietorships and General Partnerships:** If doing business using a fictitious name, a filed copy of the **Certificate of Fictitious Name** must be submitted for sole proprietorships and general partnerships. Contact the county clerk's office in which the business is to be located. Instructions on how to file enclosed.

IX. A COPY OF ALL BASIC DOCUMENTS ESTABLISHING THE ENTITY;

A. FOR GENERAL PARTNERSHIPS:

1. A copy of the partnership agreement signed by all parties involved.
2. If the partnership does business under an assumed or fictitious name, supply a copy of a **Certificate of Fictitious Name**.
3. A list of the names, addresses and telephone numbers of the partners and their degree of ownership.

B. FOR LIMITED PARTNERSHIPS:

1. A copy of all documents submitted to the Office of the Oklahoma Secretary of State. Such copies must show the date the documents were filed.
2. If the partnership does business under an assumed or fictitious name, supply a copy of the Trade Name Report filed with the Secretary of State.
3. A list of the names, addresses and telephone numbers of the partners and their degree of ownership.

C. FOR LIMITED LIABILITY COMPANIES:

1. A copy of the Articles of Organization and Certificate of Organization filed with the Secretary of State.
2. If doing business using a fictitious name, supply a copy of the Trade Name Report filed with the Secretary of State.
3. A list of the names, addresses and telephone numbers of the three largest shareholders, officers and directors of the LLC.

D. FOR DOMESTIC CORPORATIONS:

1. A copy of the Articles of Incorporation and Certificate of Incorporation filed with the Secretary of State.
2. If doing business using a fictitious name, supply a copy of the Trade Name Report filed with the Secretary of State.
3. A list of the names, addresses and telephone numbers of the three largest shareholders, officers and directors of the corporation.

E. FOR FOREIGN CORPORATIONS:

1. A certificate duly executed not more than THIRTY (30) DAYS prior to the filing of the application by the proper officer showing that the Applicant is authorized to transact business in the state of incorporation.
2. A designation of the corporation's principal agent in Oklahoma, giving both name and address.
3. A copy of the Articles of Incorporation.
4. A Certificate of Authority issued by the Oklahoma Secretary of State.
5. If your business falls under one of the exemptions on the Secretary of State instructions sheet, highlight the exemptions that apply and submit a copy with your application.
6. If doing business using a fictitious name, supply a copy of the Trade Name Report filed with the Secretary of State.
7. A list of the names, addresses and telephone numbers of the three largest shareholders, officers and directors of the Foreign Corporation.

For information concerning above items, contact:

**Oklahoma Secretary of State
101 State Capitol Building
Oklahoma City, OK 73105
(405) 521-3911**

- X. BUSINESS FORMS:** All first time Applicants shall provide a complete set of all forms to be used to include notes, security agreements, applications, etc.

- XI. STATUTORY FEE for INVESTIGATION and LICENSE:** When making an application for one or more licenses, the Applicant shall pay **\$225.00 (TWO HUNDRED TWENTY-FIVE DOLLARS)** non-refundable investigation fee for the first location **plus an annual fee of \$190 (ONE HUNDRED NINETY DOLLARS)** provided in the Oklahoma Uniform Consumer Credit Code and **\$300 (THREE HUNDRED DOLLARS)** for the annual examination fee for each license for the current calendar year. Fees for licenses granted after June 30th and before October 15th of a given year are **\$395.00 (THREE HUNDRED NINETY-FIVE DOLLARS)**. There shall be a **late fee of \$50.00 (FIFTY DOLLARS)** for a late application for renewal of a license received **after December 1**. The fee for a **duplicate or amended license shall be \$25.00 (TWENTY-FIVE DOLLARS)**.

XII. ADDITIONAL LOCATION LICENSE REQUIREMENTS:

ADDITIONAL LICENSES: If you are applying for an additional location, you must complete:

- a) The main Application (pages 6-9)
- b) Personal Affidavit form for *only new* officers, directors, trustees, members or partners (pages 10-12)
- c) Supervised Lender License Bond Form for **\$1,000 (ONE THOUSAND DOLLARS)** for each additional location (page 13)

- d) Designated Agent form (page 14)
- e) Out of State Examination Agreement (if applicable) (page 15)
- f) A check or money order for \$490.00 (FOUR HUNDRED NINETY DOLLARS) made out to the Department of Consumer Credit. Note: This fee drops to \$395 (THREE HUNDRED NINETY-FIVE DOLLARS) from July 1 through the beginning of October each year.
- g) A recent financial statement or balance sheet signed, dated and notarized by the owner of the business or an officer, member or partner of the company in order to complete your application.

LICENSE FEES AND RENEWAL REQUIREMENTS

When investigation, analysis, and approval of the application are complete, your license will be mailed to the designated address on the application for additional locations. In the case of a new license you will be contacted by a Department representative to schedule an appointment to pick up your license.

This license is to be prominently displayed in the licensed office so long as the licensee operates under the Uniform Consumer Credit Code. In all correspondence or communication with this office subsequent to licensing, the licensee shall show the assigned number.

The licensee is to submit **annually** a **renewal fee** of **\$190.00 (ONE HUNDRED NINETY DOLLARS)**. This renewal fee is to be submitted **prior to December 1st of each year** and in no instance later than **FIFTEEN (15) DAYS** after written notification from the Administrator that the renewal fee has not been received. Renewals received after December 31st will be returned and your license will subsequently expire.

Annual renewal of the license is the responsibility of each licensee. The Department mails notice of this renewal to the Licensee. Records of delinquent filings become a permanent part of the license file.

The Administrator or his duly authorized representative may investigate the books, accounts, papers, correspondence and records of any licensee or other person holding a license, for the purpose of establishing compliance with the Rules of the Administrator and the Uniform Consumer Credit Code. A minimum **fee of \$300.00 (THREE HUNDRED DOLLARS)** will be charged for this examination.

On or before **May 1st** of each year, each licensee shall file an **annual report** with the Administrator concerning the business and operations during the preceding calendar year. The Administrator will mail the forms with your renewed license and such reports shall be confidential.

RULES OF THE ADMINISTRATOR

Official copies of the Rules of the Administrator may be obtained by contacting the **Office of Administrative Rules** located at **220 Will Rogers Building** in Oklahoma City.

Copies are available at a cost of **25 cents per page**. When you request to purchase these Rules from the **Office of Administrative Rules**, the person will need to know that you want to purchase **Title 160, chapter:**

OFFICE OF ADMINISTRATIVE RULES PO Box 53390 Oklahoma City, OK 73152 (405) 521-4911

<u>Chapter</u>	<u>Section</u>
1. Organization	160:1
3. Procedure	160:3
5. Fees (general information)	160:5
10. Consumer Leasing	160:10
15. Pawn Transactions	160:15
20. Changes in Dollar Amounts	160:20
25. Credit Features Exempted from Advance Notice of Changes in Terms	160:25
30. Credit Services Organizations	160:30
35. Oklahoma Rental Purchase Act	160:35
40. Garnishment Limitations	160:40
45. Truth in Lending	160:45
50. Health Spas	160:50
55. Mortgage Brokers	160:55
65. Supervised Lenders	160:65
70. Deferred Deposit Lenders	160:70

Unofficial rules may be downloaded at the Commission on Consumer Credit web address: <http://www.okdocc.state.ok.us>.

LICENSEE CHANGES (ADDRESS, ETC.)

Licenses issued under the Oklahoma Uniform Consumer Credit Code are issued on the basis of representations made on the application and supporting documents. Any substantial change in the information included in the application must be reported to the Administrator immediately. If any material misrepresentations or unreported changes of circumstances are subsequently discovered, the license is subject to revocation after it has been issued.

Changes in location, ownership, partners, and in the principal parties at interest in a corporation must be submitted in writing for approval THIRTY (30) DAYS prior to the effective date of the change.

LICENSE APPLICATION CHECKLIST

The checklist below is provided to help ensure that you submit a complete application.
Any application received that is not complete will be returned.

TASKS TO BE COMPLETED:	X
1. APPLICATION -SIGNED AND NOTARIZED (INCLUDE FEES)	<input type="checkbox"/>
2. PERSONAL AFFIDAVIT(S) -BE SURE TO SIGN AND NOTARIZE	<input type="checkbox"/>
3. SURETY BOND BE SURE ALL SIGNATURES ARE PRESENT	<input type="checkbox"/>
4. APPOINTMENT OF DESIGNATED AGENT BE SURE TO SIGN	<input type="checkbox"/>
5. FINANCIAL STATEMENT NOT MORE THAN THIRTY (30) DAYS OLD (SIGNED AND NOTARIZED)	<input type="checkbox"/>
6. CERTIFICATE OF FICTITIOUS NAME (IF APPLICABLE) (COUNTY CLERK)	<input type="checkbox"/>
TRADE NAME REPORT (IF APPLICABLE) (SECRETARY OF STATE)	<input type="checkbox"/>
7. DOCUMENTS ESTABLISHING ENTITY:	<input type="checkbox"/>
PARTNERSHIP AGREEMENT (IF APPLICABLE)	<input type="checkbox"/>
DOMESTIC CORPORATION INFORMATION (IF APPLICABLE)	<input type="checkbox"/>
LIMITED LIABILITY INFORMATION (IF APPLICABLE)	<input type="checkbox"/>
FOREIGN CORPORATION INFORMATION (IF APPLICABLE)	<input type="checkbox"/>
8. COPIES OF FORMS TO BE USED	<input type="checkbox"/>
9. OUT OF STATE EXAMINATION AGREEMENT (IF APPLICABLE)	<input type="checkbox"/>
10. OTHER STATES' LICENSE INQUIRY FORM (IF APPLICABLE)	<input type="checkbox"/>

PLEASE RETAIN INSTRUCTIONS FOR FUTURE REFERENCE

Please contact the Oklahoma Department of Commerce for information regarding additional licensing you may need at
 1 (800) 879-6552.

<http://busdev3.odoc5.odoc.state.ok.us>

(Click on "Developing Your Business", then on the next page, the "Business Licensing Program" link)

(SUPERVISED LENDERS LICENSE APPLICATION BEGINS ON NEXT PAGE)

~ Supervised Lender License Application ~

Oklahoma Department of Consumer Credit ~ 4545 N. Lincoln Blvd, Suite 164 ~ Oklahoma City, OK 73105-3408

Phone: (405) 521-3653 Fax: (405) 521-6740 Toll Free: (800) 448-4904

<http://www.ok.gov/okdccc>

For the purpose of securing same, applicant makes the foregoing and following sworn statements of fact:

~ The name and address of the manager for this location:

<i>Name of Manager</i>	<i>Residential Address</i>

<i>City, State, and Zip</i>	<i>County</i>

<i>Telephone</i>	<i>E-Mail</i>

A. TO BE COMPLETED ONLY IF THE APPLICANT IS AN INDIVIDUAL:

Full Name

B. TO BE COMPLETED ONLY IF THE APPLICANT IS A PARTNERSHIP:

_____	_____
<i>Full Name of Partner</i>	<i>Full Name of Partner</i>

_____	_____
<i>Full Name of Partner</i>	<i>Full Name of Partner</i>

~ Have Articles of Limited Partnership been filed with the Secretary of State? Yes _____ No _____

C. TO BE COMPLETED ONLY IF APPLICANT IS A LIMITED LIABILITY COMPANY:

_____	_____
<i>Full Name of Member</i>	<i>Full Name of Member</i>

_____	_____
<i>Full Name of Member</i>	<i>Full Name of Member</i>

~ Have Articles of Limited Liability been filed with the Secretary of State? Yes _____ No _____

D. TO BE COMPLETED ONLY IF APPLICANT IS A CORPORATION, ASSOCIATION, JOINT STOCK COMPANY OR TRUST:

OFFICERS

_____	_____
<i>Full Name of President</i>	<i>Full Name of Vice-President</i>

_____	_____
<i>Full Name of Treasurer</i>	<i>Full Name of Secretary</i>

DIRECTORS AND TRUSTEES

_____	_____
<i>Full Name of Director/Trustee</i>	<i>Full Name of Director/Trustee</i>

_____	_____
<i>Full Name of Director/Trustee</i>	<i>Full Name of Director/Trustee</i>

Note: If there are additional officers, directors or trustees, please specify using additional sheets if necessary.

~ Supervised Lender License Application ~

Oklahoma Department of Consumer Credit ~ 4545 N. Lincoln Blvd, Suite 164 ~ Oklahoma City, OK 73105-3408

Phone: (405) 521-3653 Fax: (405) 521-6740 Toll Free: (800) 448-4904

<http://www.ok.gov/okdocc>

NAME AND RESIDENCE ADDRESS OF THE THREE (3) LARGEST STOCKHOLDERS OWNING TEN (10%) PERCENT OR MORE:

1. _____
Name Address

City, State, Zip Percentage of Ownership
2. _____
Name Address

City, State, Zip Percentage of Ownership
3. _____
Name Address

City, State, Zip Percentage of Ownership

General Questions to be answered by all applicants:

A. Do you intend to engage in any other business at the same office in addition to the supervised loan business? Yes _____ No _____

(If yes, describe other business or businesses in detail)

B. Do you operate or have you previously operated a regulated or supervised loan business in this or any other state? Yes _____ No _____

(If yes, furnish details, and a list of states in which you are currently licensed.)

C. Do you agree to maintain adequate books and records to insure compliance with all required regulations? Yes _____ No _____

D. Is the business for which you are making application now in existence? Yes _____ No _____

E. In the event of approval, how long before operations will begin? _____

F. Do you have available for the operation of the business net or free assets of at least \$25,000.00 (TWENTY-FIVE THOUSAND DOLLARS)?

Yes _____ No _____

G. Do you plan to sell insurance to borrowers in connection with loans? Yes _____ No _____

H. Are you currently licensed by the State Insurance Commission to sell such insurance? Yes _____ No _____

~ Supervised Lender License Application ~

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<http://www.ok.gov/okdccc>

In the event of the issuance of this license, applicant will abide by all rules and regulations issued by the Administrator and applicant hereby agrees that in the event of any significant change in the facts stated in the application, a statement or memorandum of said change will, within THIRTY (30) DAYS thereafter, be forwarded to the Administrator, setting forth the change made and the names of the persons involved therein.

IN WITNESS WHEREOF, the applicant has executed this application this _____ day of _____, in the year _____, and acknowledges that applicant is duly authorized to execute the application, and that all statements and representations made are true to the best of applicant's knowledge and belief, and that all statements and supporting schedules are made for the purpose of inducing the Administrator of the Department of Consumer Credit of the State of Oklahoma to grant said application.

Name of Applicant

Signature of Applicant

Signature of Applicant, if needed

ATTEST: Corporate Secretary

State of: _____

County of: _____

The person or persons whose signatures appear above personally appeared before the undersigned, a NOTARY PUBLIC, in and for the above named county and state, on the _____ day of _____, 20_____, and acknowledged the execution of the foregoing instrument to be the voluntary act and deed of the applicant therein named and for the purpose therein set forth, that they are duly authorized to execute the foregoing instrument, and that the statements and representations therein contained are true to the best of their knowledge and belief.

SEAL

Notary

My Commission Expires

~ Supervised Lender License Application ~

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7. Occupational record during the last TEN (10) YEARS: NOTE: *All periods of time must be accounted for; periods of unemployment should be indicated and dates given. Provide date, name and address of employer, position held and nature of the duties performed. Attach extra sheets if necessary.*

8. Have you ever been discharged for cause or have you ever been requested to resign from any position? Yes _____ No _____
(If yes, furnish details. Attach extra sheets if necessary)

9. Have you invested or do you expect to invest, if this application is approved, any capital in the business of the Applicant, licensee or affiliate?
Yes _____ No _____ *(If yes, furnish amount and nature of investment.)*

~ What percentage of the capital of the business does this investment constitute? _____

10. Have you ever been directly or indirectly connected with any loan business or finance business, either licensed or unlicensed, in Oklahoma or elsewhere in the capacity of individual owner, partner, member, officer, director or employee, exclusive of occupation recorded under number 7 above? Yes _____ No _____ *(If yes, furnish dates, name of organizations, addresses, types of business and nature of your connection. Attach extra sheets if necessary)*

11. Have you ever been directly or indirectly connected with any organization, in Oklahoma or elsewhere, which had its application for license refused by any federal, state or municipal authority, or which withdrew such application to avoid a refusal, or which withdrew such application by request (exclusive of refusal or withdrawal because of restricted competition policy), or which had its license or registration suspended, cancelled or revoked by such authority? Yes _____ No _____ *(If yes, furnish details. Attach extra sheets if necessary)*

12. Have you ever, or has any organization with which you were associated as an officer, partner, owner, or employee or otherwise, been involved in any voluntary or involuntary bankruptcy, receivership or insolvency proceedings? Yes _____ No _____ *(If yes, furnish details. Attach extra sheets if necessary)*

~ Supervised Lender License Application ~

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13. Have you ever been convicted of a violation of any law of the State of Oklahoma or any other state relating to interest or charges made for any loan or forbearance of money, credit, goods or things in action? Yes _____ No _____ (If yes, furnish details. Attach extra sheets if necessary)

14. Have you ever entered a plea of guilty or nolo contendere to, or been convicted of a felony or a misdemeanor; other than a traffic violation? Yes _____ No _____ (If yes, furnish details. Attach extra sheets if necessary)

15. Have you ever been held liable in any civil fraud action and been found, in a proceeding before any judicial, legislative or administrative agency of the federal government or any state government or of any political subdivision of either of them, to have committed fraud? Yes _____ No _____ (If yes, furnish details. Attach extra sheets if necessary)

16. Is there now pending before any judicial, legislative or administrative agency of the federal government, or of any political subdivision of either of them any proceeding charging affiant with having committed a felony or a misdemeanor other than a traffic violation? Yes _____ No _____ (If yes, furnish details. Attach extra sheets if necessary)

17. Is there now pending before any judicial, legislative or administrative agency of the federal government or of any state government or of any political subdivision of either of them any proceeding charging against with actual or constructive fraud? Yes _____ No _____ (If yes, furnish details. Attach extra sheets if necessary)

State of: _____

County of: _____

Before me, the undersigned authority, being duly sworn according to law, deposes and says that the statements contained herein are true and correct.

Signature of person completing this form

Notary

My Commission Expires



STATE OF OKLAHOMA
SUPERVISED LENDER LICENSE BOND

KNOW ALL MEN BY THESE PRESENT THAT _____,
(Name or Principal/Business)

_____ of _____,
(Street Address) *(City, State & Zip)*

in the County of _____, State of _____

as Principal, and _____,
(Surety Company)

a corporation duly organized and existing under the laws of _____, and being duly qualified to transact business in the State of Oklahoma, as Surety, is holden and stand firmly bound unto the Administrator of the Department of Consumer Credit of the State of Oklahoma, for the use of the State and any person or persons who may have a cause of action against the obligor of this bond under the provisions of **Title 14A, Oklahoma Statutes, Section 3-503(3)**, in the just sum of _____ **THOUSAND DOLLARS** (\$ _____) **TO BE PAID TO THE SAID ADMINISTRATOR** as aforesaid, or his successor in office, to which payment will and truly be made, we hereby jointly and severally bind ourselves, our respective heirs, executors and administrators, successors and assign, firmly by these presents.

THE CONDITION OF THIS OBLIGATION IS SUCH THAT if said _____,
(Principal)

its/his officers, agents or employees shall faithfully observe and comply with all of the provisions of the aforesaid statute, then this obligation shall be void; otherwise to be and remain in full force and virtue in law, until cancelled; provided, however, that no cancellation by the surety shall be effective unless and until written notice of intention to cancel this bond has been filed with the Administrator for a period of THIRTY (30) DAYS prior to the date fixed in said notice of cancellation.

IN WITNESS WHEREOF we have hereunto set our hands and seals this _____ day of _____ of the year _____.



(Applicant)
By: _____

(Surety)
By: _____

Countersigned:

(Oklahoma Resident Agent)

Bond Number _____

Do Not Write Below This Line

Approved this _____ day of _____ of the year 20 _____.

(Administrator's Signature)

~ Supervised Lender License Application ~

Oklahoma Department of Consumer Credit ~ 4545 N. Lincoln Blvd, Suite 164 ~ Oklahoma City, OK 73105-3408

Phone: (405) 521-3653 Fax: (405) 521-6740 Toll Free: (800) 448-4904

<http://www.ok.gov/okdocc>

APPOINTMENT OF DESIGNATED AGENT AND CONSENT TO SERVICE

This agent must be someone other than the Owner, Partner, Member, Officer, or Director

- MUST BE COMPLETED BY ALL APPLICANTS -

The undersigned _____ being
(Name of Applicant/Business)

an applicant for or holder of an **Oklahoma Supervised Lender License** under the provisions of **Title 14A O.S. Section 3-503(2)**, does hereby appoint:

(Name in Full)

of _____
(Resident Address)

(City, State, Zip) (Telephone)

a resident of the State of Oklahoma and County of _____ as agent upon whom may be served all judicial and other process or legal notice directed to this applicant; and in the case of the death, removal from the state, or any legal disability or disqualification of such agent, service of all such judicial and other processes of legal notice may be made upon the Administrator of the Department of Consumer Credit, State of Oklahoma.

IN WITNESS WHEREOF, the above named applicant has caused this instrument to be signed this _____ day of _____, 20_____.

NOTE: This consent must be signed by the proper officers, duly authorized by resolution of the Board of Directors and a copy of the said resolution duly executed should be attached hereto.

Name of Applicant/Business

Signature of Applicant

Signature of Applicant - If needed

Signature of Applicant - If needed

Signature of Applicant - If needed



~ Supervised Lender License Application ~

Oklahoma Department of Consumer Credit ~ 4545 N. Lincoln Blvd, Suite 164 ~ Oklahoma City, OK 73105-3408

Phone: (405) 521-3653 Fax: (405) 521-6740 Toll Free: (800) 448-4904

<http://www.ok.gov/okdocc>

STATE LICENSE INQUIRY
INSTRUCTIONS TO APPLICANT

Please complete this page and the upper portion of the next page (the Request for Information form) and mail copies of these two pages to each state regulatory agency *other than Oklahoma* in which you are *already* licensed as a lender. The recipients will then complete the rest of the Request for Information form concerning your licensing verification in their respective states and mail these forms back to this department so that we may complete your application file.

INCLUDE WITH THE FORM A POSTAGE PAID ENVELOPE ADDRESSED TO:

**Oklahoma Department of Consumer Credit
4545 North Lincoln Boulevard, Suite 164
Oklahoma City, OK 73105-3408**

Promptly mail this request to each state other than Oklahoma in which you are licensed or registered to do business as a lender.

Approval of your application requires receipt of the information contained on this form from each state.*

****NOTE – NO MORE THAN 3 (THREE) COMPLETED STATE INQUIRIES ARE NEEDED FOR OUR RECORDS****

To print multiple blank copies of this form, print pages 15-16 of this application and complete the required fields by hand before mailing to other states.

I hereby authorize _____ to release to the
(Name of State being contacted)

Oklahoma Department of Consumer Credit any and all information requested.

(Name)

(Date)

(Title)

(Signature)

~ Supervised Lender License Application ~

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<http://www.ok.gov/okdccc>

REQUEST FOR INFORMATION ON SUPERVISED LENDER APPLICANT

Name and Address of Applicant:

State _____ Date Licensed _____ Expiration Date _____

License Number _____ Type of License _____

--State Regulatory Agency Please Fill Out the Part Below--

The above named Supervised Lender has made application for licensing to conduct business in the state of Oklahoma. The Applicant has stated that they are licensed and regulated by you. As a part of our review of the Applicant's qualification and suitability for a license, we are requesting that you provide us with information about your experience with this Applicant. Please complete the following and return to us in the envelope provided. Thank you.

Oklahoma Department of Consumer Credit
4545 North Lincoln Boulevard, Suite 164
Oklahoma City, OK 73105-3408

1. Is the information listed above accurate? _____

2. Did you conduct an investigation of this applicant prior to issuing a license? _____

3. Have you received any complaints against this applicant? _____

4. Have you conducted an examination or audit of their operation? _____

5. If the answer to question 4 is yes, please provide the date of the last examination and briefly describe the results.

6. Have you taken action against this licensee for violations of your state's laws? _____

7. If the answer to question 6 is yes, please attach a copy or briefly describe the circumstances and resolution.

8. Does your state have a website that would give us this information online? If so, please provide the web address.

Form completed by: _____

Position: _____ Date: _____

INSTRUCTIONS ON HOW TO FILE A CERTIFICATE OF FICTITIOUS NAME

1. A Certificate of Fictitious Name is a name used for a business when any name except the name of the owner is used; i.e. John Doe doing business as Ace Credit Services.
2. To form a corporation, contact the Oklahoma Secretary of State at (405) 521-3911.
3. To form a limited partnership, contact the Oklahoma Secretary of State.
4. To form a limited liability company, contact the Oklahoma Secretary of State.
5. When you have chosen the name you want to use for your business, contact your county clerk's office to be sure the name is not already in use.
6. Contact the Oklahoma Secretary of State to make sure the name you choose is not already being used as a corporate, limited partnership or limited liability name.
7. There is no form for a Certificate of Fictitious Name. Draw up your own using the enclosed guideline as an example.
8. Be sure to have your signature(s) notarized.
9. Be sure to show your return address on the face of your certificate.
10. Publication is optional for sole proprietors.
11. Limited partnerships are not required to publish, but must be on file with the Secretary of State.
12. General Partnerships: Take a copy of your certificate to any newspaper in the county in which you file and have it published for one day. Obtain a publishers Affidavit and attach it to your original certificate.
13. A Certificate of Fictitious name is to be filed in the county in which the principal place of business is located.
14. Check with your county clerks for filing fee.

GUIDE FOR TYPING YOUR CERTIFICATE OF FICTITIOUS NAME
SOLE OWNERSHIP

NOTE: This is a **guide**, not a form to fill in the spaces. **Type your own certificate** giving all required information. If necessary, you may change the wording to fit your needs.

Certificate of Fictitious Name of

(Name you have chosen)

KNOW ALL MEN BY THESE PRESENT: That (*your name and address*), is the sole owner and operator of (*type of business*), under the firm name of (*name of business*), and that said business is a sole ownership, dating from the _____ day of _____, 20_____; and that there are no other members belonging to the sole ownership.

Dated this _____ day of _____, 20_____.

Signature of Owner

State of: _____

County of: _____

Before me, the undersigned authority, being duly sworn according to law, deposes and says that the statements contained herein are true and correct.

Notary

SEAL

My commission expires

Return to: Your name
Your return address
Your city, state and zip

~ Supervised Lender License Application ~

Oklahoma Department of Consumer Credit ~ 4545 N. Lincoln Blvd, Suite 164 ~ Oklahoma City, OK 73105-3408

Phone: (405) 521-3653 Fax: (405) 521-6740 Toll Free: (800) 448-4904

<http://www.ok.gov/okdocc>

**GUIDE FOR TYPING YOUR CERTIFICATE OF FICTITIOUS NAME
GENERAL PARTNERSHIP**

NOTE: This is a guide, not a form to fill in the spaces. Type your own certificate giving all required information. If necessary, you may change the wording to fit your needs. (For instance, if a partner does not live in Oklahoma County, give county where each lives).

Certificate of Fictitious Name of

(Name you have chosen)

KNOW ALL MEN BY THESE PRESENT: That the following named persons are associated as partners in the business of ownership and management of *(type of business)*, under the firm name of *(name of business)*. That said partnership is a general or limited partnership, dating from the _____ day of _____, 20_____. That the principals' place of business for this partnership is

(Give complete address including name of one person or service at that location).

General Partners

Residence Address

1. _____

2. _____

Limited Partners

Residence Address

1. _____

2. _____

Signature of Partner

Signature of Partner

State of: _____

County of: _____

Before me, the undersigned authority, being duly sworn according to law, deposes and says that the statements contained herein are true and correct.

Notary

SEAL

My Commission Expires

OKLAHOMA DEPARTMENT OF CONSUMER CREDIT
EXAMINATION & RECORD KEEPING INFORMATION

The Applicant/Licensee requests approval to keep records outside Oklahoma and/or keep such records in electronic or other forms of reproduction as authorized under Oklahoma Uniform Consumer Credit Code Section 3-506 of Title 14A, Article 3; and Oklahoma Administrative Code Title 160, Chapter 65, 160:65-7-1. **It is understood that, without the prior written approval of the request by the Administrator of the Department of Consumer Credit, hardcopies of records must be maintained within Oklahoma and made available for examination at an office in Oklahoma.**

Name of Applicant/Licensee _____ Lic. # _____

Main Office Address _____

City/Town _____ State _____ Zip _____

Contact Person for questions on this Request _____

Telephone (____) _____

Location where you intend to keep records (if different from above)

Address _____

City/Town _____ State _____ Zip _____

RECORDS TO BE MAINTAINED IN A FORM OTHER THAN HARDCOPY

The Applicant/Licensee requests approval to record, copy or reproduce books, accounts and records in photographic, electronic or other forms other than hardcopy and will provide equipment necessary to access records for the purpose of examination.

Describe how books, accounts and records will be maintained. _____

Describe how books, accounts and records will be made accessible to the Department for the purpose of an examination. _____

LOCATION OF EXAMINATION

Applicant/Licensee requests approval to maintain books, accounts and records outside Oklahoma. In order to facilitate a full examination of this license _____
_____ hereby agrees to pay the expenses of the Oklahoma Administrator's representative(s) in conducting an examination or your books and records pertaining to loans made in Oklahoma.

The Department expects the Applicant/Licensee to pay the additional expenses for examiner's air/train fares, hotel accommodations, motor vehicle rentals, private motor vehicle mileage, as well as per diem compensation for any compensatory time required to be paid an examiner.

The above expenses are understood to be in addition to the Three Hundred Dollars (\$300.00) minimum examination fee.

It is further understood that this agreement is being made so that _____
_____ may keep obligations signed by borrowers at an office outside the State of Oklahoma.

Contact Person at Location _____

Address _____

City/Town _____ State _____ Zip _____

Office Hours _____

Describe space available for examination _____

CERTIFICATION

I, _____, a duly authorized officer of
(Name and Title)

(Applicant/Licensee)

agree to maintain the books, records and accounts of the Applicant/Licensee in compliance with this Record Keeping Request, which is submitted to the Oklahoma Department of Consumer Credit.

(Date)

(Signature)