

STATE OF OHIO  
DEPARTMENT OF COMMERCE  
Division of Financial Institutions  
Consumer Finance

In the matter of:	)	Case No. M2008-522
	)	
<b>LYNNE M. KEARIS</b>	)	<b><u>DIVISION ORDER</u></b>
25777 Peppercorn Drive	)	<b>Denial of Loan Officer License Application</b>
Westlake, OH 44145	)	<b>&amp;</b>
	)	<b>Notice of Appellate Rights</b>
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Respondent, Lynne M. Kearis ("Respondent"), submitted a loan officer license application ("Application") to the Division of Financial Institutions ("Division") on July 16, 2008. On August 11, 2008, the Division notified Respondent that it intended to deny her Application because: (1) In or around 2005, in the Berea, Ohio, Municipal Court, Respondent was convicted of passing bad checks; and (2) In or around 2007, in the Rocky River, Ohio Municipal Court, Respondent was convicted of passing bad checks; and (3) Respondent's actions show that Respondent has not proven that Respondent is honest, truthful, and of good reputation, and that there is no basis in fact for believing that Respondent will not commit another criminal offense involving passing bad checks or any criminal offense involving money or securities; and (4) Respondent's actions show that Respondent's character and general fitness do not command the confidence of the public and warrant the belief that the business will be operated honestly and fairly in compliance with the purposes of the Ohio Mortgage Broker Act.

Respondent requested an administrative hearing, which was held on October 1, 2008. Respondent appeared, *pro se*, and testified on her own behalf. A Report and Recommendation ("Report") was filed with the Division on October 30, 2008, recommending that the Division deny Respondent's Application. No objections were filed.

In accordance with R.C. 119.09, the Division has considered the record, consisting of the Report, the transcript of testimony and exhibits, as well as all applicable laws. (A copy of the Report is attached hereto). Following its review of the record, the Division hereby adopts the hearing officer's recommendation. Therefore, the Division denies the loan officer license application of Lynne M. Kearis.

It is so ordered.

**NOTICE OF APPELLATE RIGHTS**

Respondent is hereby notified that pursuant to R.C. 119.12, this Order may be appealed by filing a notice of appeal with the Ohio Division of Financial Institutions setting forth the Order appealed from and the grounds for the appeal. A copy of such notice of appeal must also be filed with the court of common pleas of the county in which the place of business of the Respondent is located, or the county in which the Respondent is a resident. A notice of appeal must be filed within fifteen (15) days after the date of mailing of this Order.

Signed and sealed this 25<sup>th</sup> day of November, 2008.

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**LEIGH A. WILLIS**

Deputy Superintendent for Consumer Finance  
Division of Financial Institutions  
Ohio Department of Commerce