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DIVISION OF FINANCIAL
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STATE OF OHIO
DEPARTMENT OF COMMERCE
DIVISION OF FINANCIAL INSTITUTIONS
77 South High Street, 21st Floor
Columbus, Ohio 43215-6120

In the matter of:

KRISTIN M. NOWLING
8093 Dartmoor Road
Mentor, OH 44060

)
) **Case No. 2006-3318LOR**
)

) **DIVISION ORDER**
) **Loan Officer License Revocation**
)

On December 5, 2006, the Division notified Kristin M. Nowling ("Respondent") that it intended to revoke her loan officer license because:

Pursuant to Ohio Revised Code ("R.C.") 1322.10(A)(1)(a), the Superintendent of Financial Institutions may revoke a loan officer license if the superintendent finds a violation of or failure to comply with any provision of R.C. 1322.01 to R.C. 1322.12. Under R.C. 1322.07(E), loan officers are prohibited from knowingly making fraudulent, false or misleading statements on any mortgage document or any document related to a mortgage. Section 1322.07(C) prohibits loan officers from engaging in improper, fraudulent or dishonest dealings.

On January 20, 2006 Respondent was terminated by First Ohio Banc & Lending, Inc. ("First Ohio") after management observed Respondent taping a borrower's signature upon a mortgage document. At that time, Respondent signed a termination form acknowledging that the reason for her termination was falsifying company records.

On April 18, 2006, Respondent filed a small claims complaint in the Garfield Heights, Ohio Municipal Court against First Ohio seeking \$3,000.00 for failure to fully compensate her. Respondent's case was designated Case No. CVI-0601183.

On June 2, 2006, the Garfield Heights Municipal Court held a bench trial. At the bench trial, First Ohio testified that management witnessed Respondent taping a borrower's signature upon a mortgage document. When the Court Magistrate questioned Respondent about the truth of First Ohio's testimony Respondent admitted that she did tape the borrower's signature upon the mortgage document.

Respondent requested an administrative regarding the intent to revoke her loan officer license. The hearing was held on May 29, 2007. A Report and Recommendation ("Report") was filed with the Division on July 5, 2007. The Report recommended that the Division revoke the loan officer license issued to Kristin M. Nowling. Respondent filed no objections to the Report with the Division.

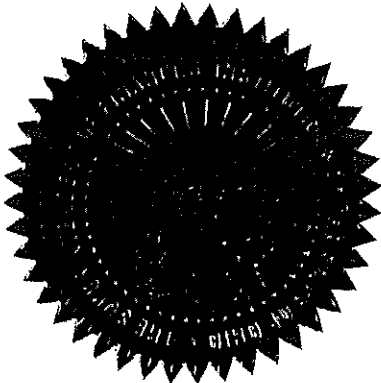
In accordance with R.C. 119.09, the Division has considered the record, consisting of the Report, the transcript of testimony, the exhibits introduced into evidence and all applicable laws. The Division approves, adopts and incorporates the attached Report filed by the Hearing Examiner.

For the above stated reasons, the Division hereby revokes the loan officer license of Kristin M. Nowling.

IT IS SO ORDERED.

NOTICE OF RIGHT TO APPEAL

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, pursuant to R.C. 119.12, 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 2ND day of AUGUST, 2007.

Richard F. Keck
Richard F. Keck
Acting Deputy Superintendent for Consumer Finance
Division of Financial Institutions