

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

In the matter of:)	Case No. 05-0088-LOD
)	
EDWARD J. LITTLETON)	<u>DIVISION ORDER</u>
1576 Claybourne)	Denial of Loan Officer License Application
Toledo, OH 43614)	&
)	Notice of Appellate Rights
)	

Respondent, Edward J. Littleton (“Respondent”), submitted a loan officer license application to the Division of Financial Institutions (“Division”) on June 21, 2004. On April 5, 2005, the Division notified Respondent that it intended to deny his loan officer license application (“Application”) because: (1) In or around 1996, in the Maumee Municipal Court, Lucas County, Ohio, Respondent was convicted of passing bad checks. (2) Respondent attested in a sworn statement that information he provided on a license application was complete and truthful when it was not; (2) Respondent provided untruthful information to the State of Ohio, Department of Commerce, Division of Financial Institutions; (3) Respondent violated R.C. 1322.07(A), (B), and (C) by not disclosing his criminal convictions on his loan officer license application; (4) per R.C. sections 1322.031(A)(2) and 1322.041(A)(3), Respondent has not proven that he is honest, truthful, and of good reputation, and that there is no basis in fact for believing that he will not commit another criminal offense involving passing bad checks or any other criminal offense involving money or securities; and (5) because his 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 R.C. sections 1322.01 to 1322.12, the Ohio Mortgage Broker Act.

Respondent requested an administrative hearing, which was held on June 21, 2005. Respondent failed to appear. A Report and Recommendation (“Report”) was filed with the Division on July 20, 2005, 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 and Recommendation, the transcript of testimony and exhibits, as well as all applicable laws. (The Hearing Examiner’s Report and Recommendation is attached). Following its review

of the record, the Division hereby adopts the hearing officer's recommendation and denies the loan officer license application of Edward J. Littleton.

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 5th day of September 2006.

ROBERT M. GRIESER

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