

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

In the matter of:)	Case No. M2009-789
)	
JOSEPH E. HOWARD)	<u>DIVISION ORDER</u>
4578 Pyrenees Lane)	
Gahanna, OH 43230)	TERMINATION OF SUSPENSION &
)	NOTICE OF INTENT TO DENY RENEWAL

WHEREAS, the Ohio Department of Commerce, by and through the Superintendent of the Division of Financial Institutions ("Division"), on October 1, 2009, issued Joseph E. Howard ("Respondent") an Order of Summary Suspension automatically suspending Respondent's loan officer license as required by Revised Code ("R.C.") section 1322.10(F)(2) and a Notice of Intent to Deny Renewal for failure to fulfill the continuing education requirement mandated by R.C. 1322.052 for the year 2008; and

WHEREAS, on or about October 29, 2009, following service of the Order of Summary Suspension and Notice of Intent to Deny Renewal, Respondent tendered payment of a fine in the amount of five hundred (\$500.00) dollars, and submitted proof of having completed six (6) hours of mortgage broker continuing education credits towards the 2008 requirement;

WHEREAS, the Division finds that Respondent has fulfilled all of the requirements for terminating the Order of Summary Suspension under R.C. 1322.10(F)(2);

The Division hereby terminates the October 1, 2009 Order of Summary Suspension and Notice of Intent to Deny Renewal effective as of the date of this Order.

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 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 10th day of November, 2009.

LEIGH A. WILLIS
Deputy Superintendent for Consumer Finance
Division of Financial Institutions
Ohio Department of Commerce