

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

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| In the matter of: |) | Case No. M2009-415 |
| |) | |
| PAUL M. OBER |) | <u>DIVISION ORDER</u> |
| 1522 W. State Route 296 |) | Denial of Loan Officer License Application |
| Urbana, OH 43078 |) | & |
| |) | Notice of Appellate Rights |
| |) | |

Respondent, Paul M. Ober ("Respondent"), submitted a loan officer license application ("Application") to the Division of Financial Institutions ("Division") on April 20, 2009. On August 12, 2009, the Division notified Respondent that it intended to deny the Application because: (1) in or around 1997 in the Champaign County Court of Common Pleas, Respondent pleaded guilty to five counts of felony Sexual Battery in violation of R.C. 2907.03; and (2) per R.C. 1322.041(A)(6) and OAC 1301:8-7-21(A), 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 September 28, 2009. Respondent appeared without counsel. A Report and Recommendation ("Report") was filed with the Division on October 20, 2009, recommending that the Division deny Respondent's Application. Respondent's objections were timely filed.

In accordance with R.C. 119.09, the Division has considered the record, consisting of the Report, Respondent's objections, 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 Paul M. Ober.

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 10th day of November, 2009.

LEIGH A. WILLIS

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