

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

In the matter of:)	Case No. M2008-68
)	
DAVID F. KOPEC)	<u>DIVISION ORDER</u>
21133 McKelvey Road)	Denial of Loan Officer License Application
Cincinnati, OH 45231)	&
)	Notice of Appellate Rights
)	

The Ohio Department of Commerce, by and through the Superintendent of the Division of Financial Institutions ("Division") and charged with the responsibility of administering and enforcing the Ohio Mortgage Broker Act, as codified in Ohio Revised Code ("R.C.") Chapter 1322, the Division finds that this Order is necessary and appropriate, in the interest of the public, and is consistent with the purposes of the Ohio Mortgage Broker Act.

Respondent, David F. Kopec ("Respondent"), submitted an application for a loan officer license on December 17, 2007. On April 14, 2008, the Division notified Respondent that it intended to deny his loan officer license application ("Application") because Respondent had been convicted of unauthorized use of property.

Respondent requested an administrative hearing, which was held on June 5, 2008. Respondent failed to appear. A Report and Recommendation ("Report") was filed with the Division on September 5, 2008, recommending that the Division deny Respondent's Application. (The Report is attached). 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. Following its review of the record, the Division makes the following findings and conclusions. Any finding and/or conclusion not specifically addressed below is approved, adopted, and incorporated herein.

The Division modifies page 3, paragraph 17 of the Report to delete the words "traded the use of a rental car" and insert the words "rented the car to his drug dealer in exchange." The Application of David F. Kopec is denied.

It is so ordered.

NOTICE OF APPELLATE RIGHTS

Respondent is hereby notified that this Order may be appealed, pursuant to R.C. 119.12, 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 October, 2008.

LEIGH A. WILLIS

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