

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

In the matter of:	)	Case No. 04-0103MBR
	)	
<b>MICHAEL A. THOENNES</b>	)	<b><u>DIVISION ORDER</u></b>
dba American National Mortgage	)	
38025 Second Street, Suite 101	)	<b>Revocation of Mortgage Broker</b>
Willoughby, Ohio 44094	)	<b>Certificate of Registration</b>

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**DIVISION ORDER**

On May 25, 2004, the Division issued Respondent a notice of the Division's intent to revoke Respondent's Mortgage Broker Certificate of Registration due to a violation of R.C. 1322.02(B), R.C. 1322.062(A), R.C. 1322.08(A), and notified Respondent of his right to a hearing on the matter. Respondent requested a hearing, and pursuant thereto, an administrative hearing was held in accordance with Ohio Revised Code Chapter 119 on October 7, 2004.

The hearing officer filed his written report and recommendation with the Division on May 19, 2005, recommending that the Division revoke Respondent's certificate of registration. A copy of the report and recommendation and a letter explaining Respondent's right to submit written objections to the report was mailed to Respondent via certified mail.

Accordingly, the Division now considers Michael A. Thoennes, dba American National Mortgage's objections. Respondent has argued that the Division exceeded its statutory authority and that the Hearing Officer relied on a limited reading of the record in rendering his decision. The Division finds Respondent's objections are without merit.

Upon consideration of the hearing officer's report and recommendation, the Division confirms and approves the recommendation. Accordingly, Respondent's certificate of registration is hereby revoked.

**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, 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 12<sup>th</sup> day of July, 2005.



**ROBERT M. GRIESER**

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