

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

In the matter of:)	Case No. 05-0186-LOD
)	
ROBERT L. MORROW, JR.)	DIVISION ORDER
1240 Lincolnway E., #144)	Denial of Loan Officer License Application
Massillon, Ohio 44646)	&
)	Notice of Appellate Rights

WHEREAS, the Ohio Department of Commerce, by and through the Superintendent of the Division of Financial Institutions ("Division"), is charged with the responsibility of administering and enforcing the Ohio Mortgage Broker Act, as amended by Ohio Senate Bill 76 and 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; and

WHEREAS, **ROBERT L. MORROW, JR.** ("Respondent") applied to the Division for a loan officer license pursuant to R.C. Chapter 1322; and

WHEREAS, on December 8, 2005, the Division issued Respondent a Notice which informed him that the Division had conducted an investigation of Respondent and, as a result thereof, alleged that:

1. In or around 1997, in the Court of Common Pleas, Cuyahoga County, Ohio, in Case Number CR 3128881, Respondent pleaded guilty to and was convicted of trafficking in drugs, a felony of the third degree.
2. In or around 1997, in the Court of Common Pleas, Cuyahoga County, Ohio, in Case Number CR 314342, Respondent pleaded guilty to and was convicted of receiving stolen property motor vehicle, a felony of the third degree.
3. In or around 1997, in the Court of Common Pleas, Cuyahoga County, Ohio, in Case Number CR 353084, Respondent pleaded guilty to and was convicted of carrying a concealed weapon, a felony of the fourth degree.
4. In or around 1999, in the Court of Common Pleas, Stark County, Ohio, in Case number 1998 CR 0599A, Respondent pleaded guilty to and was convicted of burglary, a felony of the fourth degree.
5. In or around 1999, in the Court of Common Pleas, Stark County, Ohio, in Case Number 1998 CR 0599A, Respondent pleaded guilty to and was convicted of failure to comply with signal of police officer, a felony of the fourth degree.

6. In or around 1999, in the Court of Common Pleas, Stark County, Ohio, in Case Number 1998 CR 0599A, Respondent pleaded guilty to and was convicted of carrying a concealed weapon, a felony of the fourth degree.
7. In or around 1999, in the Court of Common Pleas, Stark County, Ohio, in Case Number 1998 CR 0599A, Respondent pleaded guilty to and was convicted of possession of cocaine, a felony of the fourth degree.
8. In or around 1999, in the Court of Common Pleas, Cuyahoga County, Ohio, in Case Number CR 368324, Respondent pleaded guilty to and was convicted of failure to comply with order/signal of police officer, a felony of the fourth degree.
9. In or around 1999, in the Court of Common Pleas Cuyahoga County, Ohio, in Case Number CR 368324, Respondent pleaded guilty to and was convicted of endangering children, a misdemeanor of the first degree.
10. In or around 1999, in the Court of Common Pleas, Cuyahoga County, Ohio, in Case Number CR 368324, Respondent pleaded guilty to and was convicted of abduction, a felony of the third degree.
11. 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 burglary, drug trafficking, receiving stolen property or any criminal offense involving money or securities.
12. 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, as required by R.C. 1322.041(A)(5).

WHEREAS, the Notice informed Respondent of the Division's intent to deny Respondent's loan officer license application and of the opportunity for a hearing regarding the denial if requested within thirty days from the mailing of the Notice. The Notice further cautioned Respondent that "[i]f the Ohio Division of Financial Institutions d[id] not receive a written request for a hearing in its offices within thirty (30) days of the time of the mailing of th[e] Notice, the Superintendent w[ould] issue an order denying Respondent a loan officer license[;]"

WHEREAS, the Notice was mailed to Respondent, via certified mail and service was perfected;

WHEREAS, Respondent failed to request a hearing and thereby failed to defend against the Division's allegations;

WHEREAS, the Division finds that the allegations contained in the Notice are true and that Respondent should be denied a license to act as a loan officer;

Respondent, Robert L. Morrow, Jr., is hereby denied a loan officer license.

NOTICE OF RIGHT TO APPEAL

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 17th day of July 2006.

ROBERT M. GRIESER

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