

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

In the matter of:	)	Case No. M2007-559
	)	
<b>T. MICHAEL HENDERSON, JR.</b>	)	<b>ORDER OF LICENSE SUSPENSION</b>
2551 East Broad Street	)	<b>&amp;</b>
Bexley, Ohio 43209	)	<b>NOTICE OF HEARING</b>
	)	

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**DIVISION ORDER**

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, codified in Ohio Revised Code ("R.C.") Chapter 1322. In accordance therewith, the Division is accountable for the licensing of individuals as residential mortgage loan officers; and

WHEREAS, T. Michael Henderson, Jr. ("Respondent") holds a loan officer license number 25683 issued by the Division. His address of record is 2551 East Broad Street, Bexley, Ohio 43209, and his date of birth is March 11, 1966. Respondent's employer of record is Home Loan Funding, Inc., 16808 Armstrong Avenue, Irvine, California 92606; and

WHEREAS, R.C. 1322.10 (F)(2) requires the Division to suspend, without a prior hearing, the license of a licensee who failed to fulfill the continuing education requirements of R.C. 1322.052 until such time as the required continuing education is completed and a fine of five hundred dollars (\$500.00) is paid to the treasurer of state to the credit of the consumer finance fund; pursuant to Ohio Administrative Code section 1301:8-7-08 (C)(4), an individual with a suspended license is not permitted to originate residential mortgage loans; and

WHEREAS, Respondent held a loan officer license during the 2006 calendar year and failed to fulfill the continuing education requirements of R.C. 1322.052 for calendar year 2006; and

Pursuant to R.C. 1322.10 (F)(2), loan officer license number 25683 issued to Respondent is hereby **SUSPENDED**.

It is so ordered.

**NOTICE OF HEARING ON SUSPENSION ORDER**

Therefore, pursuant to R.C. 1322.10 (F)(4), R.C. Chapter 119 and Section 1301:8-7-27 of the Ohio Administrative Code, Respondent is hereby notified that a hearing shall be held at 8:30 a.m. on October 29, 2007 regarding the continuation or termination of the suspension imposed herein.

On its own motion, and due to a lack of available hearing dates within the thirty-day time period prescribed by section 1301:8-7-27 (A) of the Ohio Administrative Code, said hearing is continued to **Thursday, December 6, 2007 at 9:00 a.m. in the Library located on the 21<sup>st</sup> Floor of the Vern Riffe Center for Government and the Arts, 77 South High Street in Columbus.**

At the hearing, Respondent may appear in person, by Respondent's attorney, or by such other representative as is permitted to practice before the Agency, or Respondent may present its position, arguments, or contentions in writing, and, at the hearing, may present evidence and examine witnesses appearing for and against Respondent.

Signed and sealed this 18th day of October 2007.

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**LEIGH A. WILLIS**

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