STATE OF OHIO DEPARTMENT OF COMMERCE DIVISION OF FINANCIAL INSTITUTIONS

77 South High Street, 21st Floor Columbus, Ohio 43215-6120

In the matter of:

STEVEN J. GILMER : Case No. 04-0422LOD

564 Water Street 136

Chardon, Ohio 44024 : Termination of Notice of Intent to

Deny Loan Officer LicenseApplication & Notice of

: Opportunity for a Hearing

WHEREAS, the Ohio Department of Commerce, by and through the Superintendent of the Division of Financial Institutions ("the Division"), served Steven J. Gilmer ("Respondent") with a Notice of Intent to Deny Loan Officer License Application & Notice of Opportunity for a Hearing due to violations of R.C. 1322.041(A)(5), R.C. 1322.051R.C., and R.C. 1322.07(C) by, inter alia, acting as a loan officer by originating and closing loans for Michael A. Thoennes D.B.A. American National Mortgage during the times his license had expired by operation of law; and

WHEREAS, the Notice informed Respondent that the Division intended to issue an order denying his application for a loan office license for violating provisions of the Ohio Mortgage Broker Act; and

The Division finds that, due to the passage of time, in this particular case, it is appropriate to terminate the Division's Notice of Intent to Deny Loan Office License Application & Notice of Opportunity for a Hearing. Accordingly, the Notice is hereby terminated.

IT IS SO ORDERED.

| Signed and sealed this | day of September, 2007 |
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| RICHARD F. KECK | |
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