

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

|                         |   |   |
|-------------------------|---|---|
| In the matter of:       | ) | Case No. 06-0028-LOD                              |
|                         | ) |   |
| <b>KENDRA N. TERRY</b>  | ) | <b><u>DIVISION ORDER</u></b>                      |
| 5465 Camelot Drive, #25 | ) | <b>Denial of Loan Officer License Application</b> |
| Fairfield, Ohio 45014   | ) | <b>&amp;</b>                                      |
|                         | ) | <b>Notice of Appellate Rights</b>                 |
|                         | ) |   |

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Respondent Kendra N. Terry ("Respondent") was issued a loan officer license by the Division of Financial Institutions ("Division") on September 10, 2004. Respondent failed to take any continuing education courses during the 2004 calendar year, and on February 24, 2005, Respondent re-applied for a loan officer license. Accordingly, on February 6, 2006, the Division notified Respondent that it intended to deny her 2005 application pursuant to R.C. 1322.10(A)(1)(a), due to Respondent's failure to comply with the terms of R.C. 1322.052 by completing at least six (6) hours of continuing education by December 31, 2004.

Respondent requested an administrative hearing, which was held on March 30, 2006. Respondent failed to appear. A Report and Recommendation was filed with the Division on June 9, 2006, recommending that the Division deny Respondent's Application. No objections were filed.

In accordance with R.C. 119.09, the Division has considered the record, consisting of the Report and Recommendation, the transcript of testimony and exhibits, as well as all applicable laws. (The Hearing Examiner's Report and Recommendation is attached hereto.) Following its review of the record, the Division hereby adopts the hearing officer's recommendation and denies the loan officer license application of Kendra N. Terry.

It is so ordered.

**NOTICE OF APPELLATE RIGHTS**

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, 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 8<sup>th</sup> day of February 2007.

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**RICHARD F. KECK**

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