

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

In the matter of:)	Case No. 04-0130-LOD
)	
CRYSTAL L. CHURCH)	Notice of Intent to Deny Loan Officer License Application
1381 Blake Place)	&
Akron, Ohio 44307)	Notice of Opportunity for a Hearing
)	

JURISDICTION

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.

RESPONDENT

CRYSTAL L. CHURCH ("Respondent") has applied to the Division for a loan officer license. Her address of record is 1381 Blake Place, Akron, Ohio 44307, and her date of birth is February 6, 1960. Respondent's employer of record is VP Equity, LLC., 3869 Darrow Road, #100, Stow, Ohio 44224.

NOTICE OF PROPOSED ACTION

In accordance with sections 1322.041 and 1322.10 of the R.C., and R.C. Chapter 119, the Division intends to DENY Respondent's loan officer license application.

BASIS FOR PROPOSED ACTION

The Division has conducted an investigation of Respondent, pursuant to R.C. 1322.031(B), and has found the following:

1. In or around 1982, in the Cuyahoga Falls Municipal Court, Summit County, Ohio, Respondent (then known as Crystal L. Young) was convicted of PETTY THEFT, a misdemeanor of the first degree. (Case No. 82CR332)
2. In or around 1993, in the Court of Common Pleas, Summit County, Ohio, Respondent (then known as Crystal L. Young) pleaded guilty to and was convicted of AGGRAVATED TRAFFICKING, a felony of the third degree. (Case No. CR93 07 1667)
3. In or around 1994, in the Court of Common Pleas, Summit County, Ohio, Respondent (then known as Crystal L. Young) pleaded guilty to and was convicted of AGGRAVATED ASSAULT, a felony of the fourth degree. (Case No. CR 93 09 2266)
4. In or around 1995, in the Court of Common Pleas, Summit County, Ohio, Respondent (then known as Crystal L. Young) pleaded guilty to and was convicted of THEFT, a felony of the fourth degree. (Case No. CR 95 06 1725)
5. In or around 1996, in the Massillon Municipal Court, Stark County, Ohio, Respondent (then known as Crystal L. Young) was convicted of the offense of POSSESSION OF DRUG PARAPHERNALIA, a misdemeanor of the fourth degree. (Case No. 96 CRB 998)

6. In or around 1996, in the Court of Common Pleas, Summit County, Ohio, Respondent (then known as Crystal L. Young) pleaded guilty to and was convicted of the offense of POSSESSION OF COCAINE, a felony of the fifth degree. (Case No. CR 96 07 1762)

As a result of the findings listed above, the Division has determined that:

- I. Respondent has not proven that she is honest, truthful, and of good reputation, and that there is no basis in fact for believing that she will not commit another criminal offense involving theft, drug trafficking, or any criminal offense involving money or securities. See R.C. sections 1322.031(A)(2) and 1322.041(A)(3).
- II. 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. See R.C. 1322.041(A)(5).

NOTICE OF OPPORTUNITY FOR A HEARING ON PROPOSED ACTION

Therefore, pursuant to R.C. Chapters 1322 and 119, Respondent is hereby notified that thirty-one (31) days from the date of the mailing of this Notice, the Superintendent intends to issue an order denying Respondent a loan officer license under the Ohio Mortgage Broker Act.

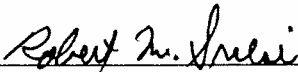
Respondent is further notified, pursuant to R.C. Chapter 119, that Respondent is entitled to a hearing on this matter. If Respondent desires to request a hearing, the request must be made in writing, and must be received in the offices of the Ohio Division of Financial Institutions within thirty (30) days of the time of the mailing of this Notice. Hearing requests should be addressed: Ohio Division of Financial Institutions, Attn: Diane L. Wagenbrenner, Consumer Finance Staff Attorney, 77 South High Street, 21st Floor, Columbus, Ohio 43215-6120.

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.

If the Ohio Division of Financial Institutions does not receive a written request for a hearing in its offices within thirty (30) days of the time of the mailing of this Notice, the Superintendent will issue an order denying Respondent a loan officer license.



Signed and sealed this 22nd day of January, 2004.



ROBERT M. GRIESER
Deputy Superintendent for Consumer Finance
Division of Financial Institutions
Ohio Department of Commerce

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