

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

In the matter of:	)	Case No. M2006-9993054
	)	
<b>DEMIKA L. MEDALION</b>	)	<b><u>DIVISION ORDER</u></b>
4211 Whetsel Avenue	)	<b>Denial of Loan Officer License Application</b>
Cincinnati, OH 45227	)	<b>&amp;</b>
	)	<b>Notice of Appellate Rights</b>
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Respondent, Demika L. Medallion ("Respondent"), submitted a loan officer license application ("Application") to the Division of Financial Institutions ("Division") on August 25, 2006. On October 18, 2006, the Division notified Respondent that it intended to deny her Application because: (1) in or around 2000, in the Municipal Court of Hamilton County, Ohio, Respondent was convicted of passing bad checks, a first degree misdemeanor; and (2) pursuant to R.C. 1322.031(A)(2) and 1322.041(A)(3), Respondent has not proven that she is honest, truthful, and of good reputation, and that there is no basis in fact for believing that Respondent will not commit another criminal offense involving passing bad checks, or any criminal offense involving money or securities.

Respondent requested an administrative hearing, which was held on December 1, 2006. Respondent did not appear. A Report and Recommendation ("Report") was filed with the Division on February 6, 2007, 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, the transcript of testimony and exhibits, as well as all applicable laws. (A copy of the Report is attached hereto). Following its review of the record, the Division hereby adopts the hearing officer's recommendation. Therefore, the Division denies the Application of Demika L. Medalion.

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 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 27<sup>th</sup> day of March 2007.

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**RICHARD F. KECK**

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