

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

In the matter of:

PHILIP A. HENDERSON, JR.
4988 Long Drive
Hamilton, OH 45011

) Case No. M2006-9993405
)
) **DIVISION ORDER**
)
) **TERMINATION of Notice of Intent to Deny**
) **Loan Officer License Application**
)

WHEREAS, the Ohio Department of Commerce, by and through the Superintendent of the Division of Financial Institutions ("Division"), on September 13, 2006, issued Philip A. Henderson, Jr. ("Respondent") a Notice of the Division's Intent to Deny Respondent's loan officer license application, and on October 4, 2006 the Notice was returned "Unclaimed"; and

WHEREAS, on September 13, 2006, the Division issued Respondent's counsel of record a copy of the Notice of the Division's intent to deny the renewal of Respondent's loan officer license; and

WHEREAS, following receipt October 2, 2006 of Respondent's request for a hearing, the Division has sua sponte determined that its service of the Notice upon Respondent was not in compliance with R.C. 119.07, as upon the Notice being returned "Unclaimed," the Division was required by R.C. 119.07 to make personal delivery of the Notice or have it published and it failed to do so; and

The Division finds that the Notice of the Division's intent to deny the renewal of Respondent's loan officer license is statutorily defective;

The Division hereby terminates the September 13, 2006 Notice.

IT IS SO ORDERED.

NOTICE OF RIGHT TO APPEAL

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 5th day of January 2007.

ROBERT M. GRIESER

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