

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

In the matter of:)	Case No. 06-0001-MBR
)	
SHERRY M. JOHNSON)	<u>DIVISION ORDER</u>
dba Elite Home Mortgage)	Permanent Revocation of Mortgage
1246 West State Street)	Broker Certificate of Registration
Fremont, Ohio 43420)	&
)	Notice of Appellate Rights
)	

Sherry M. Johnson ("Respondent") holds a Mortgage Broker Certificate of Registration ("Certificate") issued by the Division of Financial Institutions ("Division"). On January 30, 2006, the Division notified Respondent that it intended to permanently revoke her Certificate of Registration and of her right to a hearing on the matter. Respondent requested an administrative hearing which was held in accordance with Ohio Revised Code Chapter 119 on April 25, 2006.

The hearing officer filed her Report and Recommendation ("Report") with the Division on May 24, 2006, recommending that the Division revoke Respondent's Certificate. A copy of the Report and a letter explaining Respondent's right to submit written objections to the Report was mailed to Respondent's attorney via certified mail. Respondent, through her attorney, filed timely objections.

The Division notes that the revocation of Respondent's Certificate of Registration is permanent as required by R.C. 1322.10(E).

Upon consideration of the hearing officer's Report and Respondent's objections, the Division confirms and adopts the recommendation. Accordingly, Respondent's Certificate of Registration is hereby permanently revoked.

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 31st day of December 2007.

LEIGH A. WILLIS

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