

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

In the matter of:)	Case No. 05-0185-LOD
)	
JOHN E. WILSON)	Notice of Intent to Deny Loan Officer License Application
1278 Wimbeldon Boulevard)	&
Columbus, Ohio 43228)	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, and the rules adopted thereunder.

RESPONDENT

JOHN E. WILSON ("Respondent") has applied to the Division for a loan officer license. His address of record is 1278 Wimbeldon Boulevard, Columbus, Ohio, 43228, and his date of birth is January 8, 1977. Respondent's employer of record is Allegiant Mortgage Group LLC., 5115 Parkcenter Avenue, Suite #150, Dublin, Ohio, 43017.

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 application for a loan officer license.

BASIS FOR PROPOSED ACTION

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

- A. In or around 2004 in the Circleville Municipal Court, Pickaway County, Ohio, Respondent was convicted of ATTEMPTED IMPORTUNING, a misdemeanor of the first degree.
- B. In or around 2005, Respondent's Four-Year High School Teaching Certificate and Pupil Activity Supervisor Validation was permanently revoked by the Ohio State Board of Education based upon his 2004 conviction for attempted importuning.
- C. On or around May 23, 2005, Respondent attested in a sworn statement that information he provided on his loan officer license application he submitted to the Division was complete and truthful when it was not. Specifically, Respondent did not provide information regarding the revocation of his teaching certificate.
- D. On or around June 14, 2005, in an attempt to obtain a loan officer license, Respondent provided untruthful information about his teaching certificate revocation to the Division.

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

1. Respondent's actions, as listed above shows his 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).
2. Respondent's action listed in Paragraphs C & D violated R.C. 1322.07(A), which prohibits a loan officer applicant from "mak[ing] any substantial misrepresentation in any registration or license application[.]"
3. Respondent's action listed in Paragraphs C & D violated R.C. 1322.07(B), which prohibits a loan officer applicant from "[m]ak[ing] false or misleading statements of a material fact, [or] omissions of statement required by state law[.]"
4. Respondent's action listed in Paragraphs C & D violated R.C. 1322.07(C), which prohibits a loan officer applicant from "[e]ngage[ing] in conduct that constitutes improper, fraudulent, or dishonest dealings."

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 the application for Respondent's loan officer license.

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: Carrie V. Moore—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's loan officer license application.

Signed and sealed this 8th day of December 2005.

ROBERT M. GRIESER

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