

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

In the matter of:)	Case No. 04-0397-LOD
)	
ANDREW A. CONROY)	<u>DIVISION ORDER</u>
3900 Washington Park Boulevard)	Denial of Loan Officer License Application
Newburgh Heights, Ohio 44105)	&
)	Notice of Appellate Rights
)	

Respondent, Andrew A. Conroy (“ Respondent ”), submitted a loan officer license application to the Division of Financial Institutions (“ Division ”) on February 20, 2004. On August 25, 2004, the Division notified Respondent that it intended to deny his loan officer license application (“Application ”) because: (1) In or around 1997, in the Cuyahoga County Court of Common Pleas, Cuyahoga County, Ohio, Respondent was convicted of aggravated assault, a felony of the fourth degree; (2) On or around February 16, 2004, Respondent attested in a sworn statement that the information he provided about his criminal background on his loan officer license application he submitted to the Division was complete and truthful and it was not; (3) On or around February 20, 2004, in an attempt to obtain a loan officer license, Respondent provided untruthful information about his criminal background to the Division; and (4) because 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 R.C. sections 1322.01 to 1322.12, the Ohio Mortgage Broker Act.

Respondent requested an administrative hearing, which was held on February 28, 2005. A Report and Recommendation (“ Report ”) was filed with the Division on May 17, 2005, 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 and Recommendation, the transcript of testimony and exhibits, as well as all applicable laws. (The Hearing Examiner’s Report and Recommendation is attached). Following its review of the record, the Division hereby adopts the hearing officer’s recommendation and denies the loan officer license application of Andrew A. Conroy.

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 22nd day of September, 2006.

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