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

In the matter of:) Case No. 05-0190-LOD
)
WILLIE J. WILLIAMS) <u>DIVISION ORDER</u>
24730 Ridgeline) Approval of Loan Officer License Application
Bedford, OH 44146) &
) Notice of Appellate Rights
)

Respondent, Willie J. Williams ("Respondent), submitted a loan officer license application to the Division of Financial Institutions ("Division") on June 6, 2005. On December 23, 2005, the Division notified Respondent that it intended to deny his loan officer license application ("Application") because: (1) In or around 1996, Respondent was convicted of Aggravated Vehicular Homicide with Driving While Intoxicated; and (2) 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 to1322.12—The Ohio Mortgage Broker Act.

Respondent requested an administrative hearing, which was held on March 14, 2006. A Report and Recommendation ("Report") was filed with the Division on April 6, 2006, recommending that the Division grant 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 grants the loan officer license application of Willie J. Williams.

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, 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 10th day of May 2006.

ROBERT M. GRIESER

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