

Bob Taft  
Governor

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

Doug White  
Director

In the matter of:

**MURRIEL R. PATRICK**  
6800 Tanya Terrace  
Reynoldsburg, OH 43068

) Case No. 05-0188-LOD  
)  
) **DIVISION ORDER**  
)  
) **Denial of Loan Officer License**  
) **Application**  
)

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**DIVISION ORDER**

On December 19, 2005, the Division issued Respondent a notice of the Division's intent to deny Respondent's Loan Officer Application due to a violation of R.C. 1322.07(C) and the failure to meet R.C. 1322.041(A)(2) and (A)(5), and notified Respondent of her right to a hearing on the matter. Respondent requested a hearing, and pursuant thereto, an administrative hearing was held in accordance with Ohio Revised Code Chapter 119 on July 5, 2006.

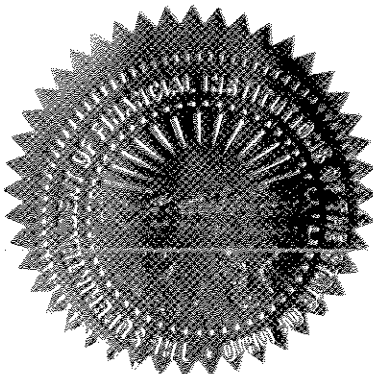
The hearing officer filed her written report and recommendation with the Division on October 4, 2006, recommending that the Division deny Respondent a loan officer license. Pursuant to R.C. 1322.10(A) the Division has the authority to deny a loan officer license for violations of sections 1322.01 to 1322.12 of the Revised Code. A copy of the report and recommendation and a letter explaining Respondent's right to submit written objections to the report was mailed to Respondent via certified mail. Respondent did not file objections.

Upon consideration of the hearing officer's report and recommendation, the Division confirms and approves the recommendation. Accordingly, Respondent's loan officer license application is hereby denied for her violation of R.C. 1322.07(C) and because she does not meet the conditions for licensure according to R.C. 1322.041(A)(2) and R.C. 1322.041(A)(5).

**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, 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 30<sup>th</sup> day of October, 2006.



*Robert M. Grieser*

**ROBERT M. GRIESER**

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