

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

In the matter of:)	Case No. 03-LO-D-91-92
)	
PAMELA PATTON-MBAH)	Notice of Intent to Deny Loan Officer License
4728 Robinhood Park)	&
Columbus, Ohio 43227)	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 enforcing the Ohio Mortgage Broker Act, codified in Ohio Revised Code ("R.C.") Chapter 1322. In accordance therewith, the Division is accountable for the licensing of individuals as residential mortgage loan officers.

RESPONDENT

PAMELA PATTON-MBAH ("Respondent") has applied to the Division for a loan officer license pursuant to R.C. Chapter 1322. Her address of record is 4728 Robinhood Park, Columbus, Ohio 43227, and her date of birth is December 23, 1957. Respondent's employer of record is A Loan Company, 303 E. Livingston Avenue, Columbus, Ohio 43215.

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 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:

1. In or around 1980, in the Springdale Mayor's Court, Hamilton County, Ohio, Respondent was convicted of the offense of PETTY THEFT, a misdemeanor of the first degree.
2. In or around 1980, in the Municipal Court of Hamilton County, Ohio, Respondent pleaded guilty to and was convicted of the offense of THEFT, a misdemeanor of the first degree.
3. In or around 1987, in the Court of Common Pleas, Hamilton County, Ohio, Respondent pleaded guilty to and was convicted of the offense of ATTEMPTED DRUG ABUSE, a misdemeanor of the first degree.

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

1. Respondent has not proven that she is honest, truthful, and of good reputation, and that there is no basis in fact for believing that she will not commit another criminal offense involving theft, receiving stolen property, embezzlement, forgery, fraud, passing bad checks, money laundering, or drug trafficking, or any criminal offense involving money or securities. See R.C. sections 1322.031(A)(2) and 1322.041(A)(3).

2. Respondent's character and general fitness do not command the confidence of the public and warrant the belief that her 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).

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 Respondent a loan officer license under the Ohio Mortgage Broker Act.

Respondent is further notified, pursuant to R.C. 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 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: Amanda M. Axtell, Consumer Finance Counsel, 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 contention in writing, and, at the hearing, may present evidence and examine witness appearing for and against Respondent.



Signed and sealed this 16th day of September, 2003.



ROBERT M. GRIESER

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