

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

In the matter of:	)	Case No. M2005-9992171
	)	
<b>CRYSTAL L. SHEHEE</b>	)	<b><u>DIVISION ORDER</u></b>
1742 Durbridge Road	)	<b>Denial of Loan Officer License Application</b>
Columbus, Ohio 43229	)	<b>&amp;</b>
	)	<b>Notice of Appellate Rights</b>
	)	

---

Respondent, Crystal L. Shehee ("Respondent"), submitted a loan officer license application ("Application") to the Division of Financial Institutions ("Division") on February 28, 2003. On March 25, 2004, the Division issued an Order denying Respondent's loan officer license application ("Application") because: (1) Respondent violated R.C. 1322.07(A) by failing to disclose a prior criminal conviction in response to a question on her Application; (2) Respondent violated R.C. 1322.07(B) by making a false statement of a material fact and by omitting a statement required on the licensing application; (3) Respondent violated R.C. 1322.07(C), by engaging in improper or dishonest conduct; (4) Respondent has not proven that she is honest, truthful, and of good reputation and, pursuant to R.C. 1322.031(A)(2) and 1322.041(A)(3), there is no basis in fact for believing that she will not commit another criminal offense involving theft or any criminal offense involving money or securities; and (5) because Respondent's 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. 1322.01 to 1322.12 – the Ohio Mortgage Broker Act.

Subsequently, on August 19, 2005, Respondent submitted a second application for a loan officer license. On May 10, 2006, the Division notified Respondent that it intended to deny her 2005 Application because: (1) Respondent had previously violated R.C. 1322.07(A), (B) and (C) by failing to disclose a prior criminal conviction in response to a question on her 2003 Application; (2) pursuant to R.C. 1322.031(A)(2) and 1322.041(A)(3), Respondent has not proven that she is honest, truthful, and of good reputation and there is no basis in fact for believing that she will not commit

another criminal offense involving theft or any criminal offense involving money or securities; and  
(3) because Respondent's 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.

Respondent requested an administrative hearing, which was held on November 21, 2006. A Report and Recommendation ("Report") was filed with the Division on March 15, 2007, recommending that the Division deny Respondent's Application. Respondent submitted timely objections to the Report.

In accordance with R.C. 119.09, the Division has considered the record, consisting of the Report, the transcript of testimony and exhibits, as well as all applicable laws. (The Report is attached hereto.) Following its review of the record, the Division hereby adopts the hearing officer's recommendation and denies the loan officer license application of Crystal L. Shehee.

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 8<sup>th</sup> day of May 2007.

---

**RICHARD F. KECK**

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