

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

In the matter of:	)	Case No. 04-0436-LOD
	)	
<b>MELISSA S. BODNAR</b>	)	<b><u>DIVISION ORDER</u></b>
7578 State Road	)	<b>Denial of Loan Officer License Renewal Application</b>
Cincinnati, OH 45255	)	<b>&amp;</b>
	)	<b>Notice of Appellate Rights</b>
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Respondent, Melissa S. Bodnar ("Respondent"), held a mortgage broker loan officer license issued by the Division of Financial Institutions ("Division") during calendar year 2003. On December 3, 2004, the Division notified Respondent that it intended to deny her loan officer license renewal application ("Application") because: (1) Respondent failed to comply with the 2003 continuing education requirement set forth in R.C. 1322.052; (2) because Respondent failed to comply with R.C. 1322.052 and did not meet the condition for renewal outlined in R.C. 1322.041(A)(4) & (B)(3), the Division has the authority to refuse to renew Respondent's loan officer license; 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 R.C. sections 1322.01 to 1322.12, the Ohio Mortgage Broker Act.

Respondent requested an administrative hearing, which was held on February 24, 2005. Respondent failed to appear. A Report and Recommendation ("Report") was filed with the Division on June 6, 2005, recommending that the Division deny Respondent's renewal 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 renewal application of Melissa S. Bodnar.

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 29<sup>th</sup> day of September 2006.

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