

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

In the matter of:	)	Case No. 05-0165-LOD
	)	
<b>BRETT A. SCHIFFER</b>	)	<b><u>AMENDED DIVISION ORDER</u></b>
9462 Potomac Drive	)	
North Royalton, Ohio 44133	)	<b>TERMINATION of Notice of Intent to Deny</b>
	)	<b>Loan Officer License Application</b>
	)	

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WHEREAS, the Ohio Department of Commerce, by and through the Superintendent of the Division of Financial Institutions ("Division"), on October 26, 2005, issued Brett A. Schiffer ("Respondent") a Notice of the Division's Intent to Deny ("Notice") Respondent's loan officer license application, and the green certified return card was not returned to the Division; and

WHEREAS, on January 18, 2006 the Division re-issued Respondent the Notice of the Division's intent to deny the renewal of Respondent's loan officer license, and the Notice was received and signed for by "Brett Schiffer" on January 28, 2006; and

WHEREAS, following timely receipt of Respondent's request for a hearing, the Division held a hearing and issued a final order in this matter. At this time, the Division has sua sponte determined that its service of the Notice upon Respondent was not in compliance with R.C. 119.07, as the green certified return card was not returned to the Division, thereby requiring the Division to make personal delivery of the Notice or have it published as required by R.C. 119.07; and

The Division finds that the Notice of the Division's intent to deny the renewal of Respondent's loan officer license is statutorily defective;

The Division hereby terminates the October 26, 2005 Notice.

IT IS SO ORDERED.

**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 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 2nd day of May 2007.

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**RICHARD F. KECK**  
Acting Deputy Superintendent for Consumer Finance  
Division of Financial Institutions  
Ohio Department of Commerce