

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

In the matter of:	)	Case No. M2006-9992916
	)	
<b>FRANK S. LANGOS</b>	)	<b><u>DIVISION ORDER</u></b>
18860 Rivers Edge Drive West	)	<b>Approval of Loan Officer License Application</b>
Bainbridge, Ohio 44023	)	<b>&amp;</b>
	)	<b>Notice of Appellate Rights</b>
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Respondent, Frank S. Langos ("Respondent"), submitted a loan officer license application ("Application") to the Division of Financial Institutions ("Division") on June 20, 2006. On September 13, 2006, the Division notified Respondent that it intended to deny his Application because: (1) in or around 2005, in the Cuyahoga County, Ohio, Court of Common Pleas, Respondent was convicted of Attempted Nonsupport of Dependents; (2) pursuant to R.C. 1322.031(A)(2) and 1322.041(A)(3), Respondent has not proven that he is honest, truthful, and of good reputation, and there is no basis in fact for believing that he will not commit another 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 R.C. 1322.01 to 1322.12 – the Ohio Mortgage Broker Act.

Respondent requested an administrative hearing, which was held on December 21, 2006. Respondent failed to appear, but submitted his arguments in support of his Application in writing prior to the hearing. A Report and Recommendation ("Report") was filed with the Division on May 11, 2007, recommending that the Division approve Respondent's Application. No objections were filed.

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 approves the loan officer license application of Frank S. Langos.

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 27<sup>th</sup> day of June 2007.

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**RICHARD F. KECK**

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