

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

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| In the matter of: |) | Case No. M2009-529 |
| |) | |
| TRACEY M. CARDINA |) | <u>DIVISION ORDER</u> |
| 5568 Sand Dune Court |) | |
| Mentor, OH 44060 |) | TERMINATION of Notice of Intent to Deny |
| |) | Loan Officer License Application |
| |) | |

WHEREAS, the Ohio Department of Commerce, by and through the Superintendent of the Division of Financial Institutions ("Division"), on August 12, 2009, issued Tracey M. Cardina ("Respondent") a Notice of the Division's intent to deny Respondent's loan officer license application ("Application"); and

WHEREAS, following the request for a hearing, Respondent provided the Division with evidence of having completed six (6) hours of continuing education ("CE") towards Respondent's 2004 CE requirement, and the payment of a fine for the untimely completion of Respondent's 2004 CE requirement;

The Division finds that the August 12, 2009 Notice of the Division's intent to deny Respondent's Application is now moot;

The Division hereby terminates the August 12, 2009 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 10th day of November, 2009.

LEIGH A. WILLIS

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