

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

In the matter of:)	Case No. 04-0186-LOD
)	
CHARLES E. ZIBELL)	<u>DIVISION ORDER</u>
2051 Presidential Parkway, Apt. 32)	
Twinsburg, Ohio 44087)	Denial of Loan Officer License Application
)	

DIVISION ORDER

On January 17, 2003, Charles E. Zibell, ("Respondent") submitted a loan officer license application to the Division of Financial Institutions ("Division"). On January 22, 2004, the Division issued Respondent a notice of the Division's intent to deny Respondent's application, and notified Respondent of his right to a hearing on the matter. Respondent requested a hearing, and pursuant thereto, an administrative hearing was held in accordance with Ohio Revised Code Chapter 119 on March 12, 2004.

The hearing officer filed his written report and recommendation with the Division on July 23, 2004, recommending that the Division deny Respondent's application. (See Exhibit A attached to this Division Order) A copy of the report and recommendation and a letter explaining Respondent's right to submit written objections to the report was served on Respondent. Respondent filed objections, which have been considered.

On August 3, 2004, the Division received by mail from Respondent not only his objections, but five pages attached to his objections. The five pages attached to the objections submitted on August 3, 2004 appear to be an attempt to submit additional evidence. Because the record was closed at the conclusion of the March 12, 2004 hearing, the five pages attached to the objections have not been considered.

Upon consideration of the hearing officer's report and recommendation and Respondent's objections thereto, the Division confirms and approves the recommendation. Accordingly, Respondent's application for a loan officer license is hereby denied.

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, 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 6th day of April 2005.

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