

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

In the matter of:	)	Case No. M2009-250
	)	
<b>AMY L. LYBROOK</b>	)	<b><u>DIVISION ORDER</u></b>
1777 Hollow Run Drive	)	<b>Refusal to Issue Loan Officer License</b>
Columbus, OH 43223	)	<b>&amp;</b>
	)	<b>Notice of Appellate Rights</b>
	)	

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WHEREAS, the Ohio Department of Commerce, by and through the Superintendent of the Division of Financial Institutions ("Division") and charged with the responsibility of administering and enforcing the Ohio Mortgage Broker Act, as codified in Ohio Revised Code ("R.C.") Chapter 1322, finds that this Order is necessary and appropriate, in the interest of the public, and is consistent with the purposes of the Ohio Mortgage Broker Act; and

WHEREAS, the Division issued Amy L. Lybrook ("Respondent") a loan officer license on May 2, 2002;

WHEREAS, Respondent's loan officer license was cancelled on April 30, 2008; on February 9, 2010, Respondent reapplied for a loan officer license and said application remains pending;

WHEREAS, on March 18, 2010, the Division issued Respondent a Notice that informed her that the Division had conducted an investigation of Respondent and, as a result thereof, alleged that:

- A. Respondent failed to complete the required 6 hours of CE credit for the 2008 calendar year as required by R.C. 1322.052.
- B. Because Respondent failed to comply with R.C. 1322.052, the Division is authorized under R.C. 1322.10(A)(1)(a) to refuse to issue a loan officer license.

WHEREAS, the Notice informed Respondent of the Division's intent to refuse Respondent's loan officer license application and of the opportunity for a hearing regarding the refusal if requested within thirty days from the mailing of the Notice. The Notice further cautioned Respondent that "[i]f the Ohio Division of Financial Institutions d[id] not receive a written request for a hearing in its offices within thirty (30) days of the time of the mailing of th[e] Notice, the Superintendent w[ould] issue an order refusing to issue Respondent a loan officer license [;]"

WHEREAS, the Notice was mailed to Respondent, via certified mail, on March 18, 2010;

WHEREAS, the Notice mailed to Respondent via certified mail on March 18, 2010 was returned to the Division "unclaimed," and the Division mailed the Notice to the Respondent via ordinary mail, pursuant to R.C. 119.07, on April 16, 2010;

WHEREAS, the Notice mailed to Respondent via ordinary mail on April 16, 2010 was not returned to the Division;

WHEREAS, Respondent failed to request a hearing by the statutory deadline and thereby failed to defend against the Division's allegations; and

WHEREAS, the Division finds that the allegations contained in the Notice are true and that Respondent's loan officer license application should be refused;

Respondent Amy L. Lybrook's loan officer license is hereby REFUSED.

It is so ordered.

#### **NOTICE OF APPELLATE RIGHTS**

Respondent is hereby notified that this Order may be appealed, pursuant to R.C. 119.12, 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 21<sup>st</sup> day of May, 2010.

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**LEIGH A. WILLIS**

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