

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

In the matter of:	)	Case No. M2006-9993335
	)	
<b>OGDEN P. RUDD</b>	)	<b><u>DIVISION ORDER</u></b>
239 West Court Street	)	<b>Denial of Loan Officer License Application</b>
Cincinnati, Ohio 45202	)	<b>&amp;</b>
	)	<b>Notice of Appellate Rights</b>
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Respondent, Ogden P. Rudd ("Respondent"), submitted a loan officer license application ("Application") to the Division of Financial Institutions ("Division") on November 24, 2006. On June 1, 2007, the Division notified Respondent that it intended to deny his Application because: (1) In or around 1994, in the United States District Court, Eastern District of Michigan, Respondent was convicted of possession with intent to distribute marijuana; (2) In or around 1991 in the United States District Court, Eastern District of Kentucky, Respondent was convicted of possession with intent to distribute marijuana; (3) In or around 1988 in the Superior Court of Arizona, Maricopa County, Arizona, Respondent was convicted of conspiracy to possess marijuana for sale; (4) 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. sections 1322.01 to 1322.12, the Ohio Mortgage Broker Act.

Respondent requested an administrative hearing, which was held on August 29, 2007. Respondent did not appear. A Report and Recommendation ("Report") was filed with the Division on September 18, 2007, recommending that the Division deny 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. (A copy of the Report is attached hereto). Following its review of the record, the Division hereby adopts the hearing officer's recommendation. Therefore, the Division denies the Application of Ogden P. Rudd.

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 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 11th day of October 2007.

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**LEIGH A. WILLIS**

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