

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

In the matter of:	)	Case No. 04-0260-LOD
	)	
<b>DIANE STONE</b>	)	<b><u>DIVISION ORDER</u></b>
18807 Libby Road	)	
Maple Heights, OH 44137	)	<b>Loan Officer License Application Granted</b>
	)	

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**DIVISION ORDER**

On May 2, 2002, Diane Stone ("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 her 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 April 1, 2004.

The hearing officer filed his written report and recommendation with the Division on June 1, 2004, recommending that the Division grant Respondent's application. Respondent was served with a copy of the report and recommendation and a letter explaining her right to submit written objections. Respondent did not file objections.

In accordance with R.C. § 119.09, the Division has considered the Report and Recommendation, applicable laws, the transcript of testimony and the exhibits. As a result, the Division modifies and/disapproves the findings and/or conclusions listed below. Any finding and/or conclusion not specifically addressed below is approved, adopted, and incorporated herein. (The Hearing Examiner's Report and Recommendation is attached hereto as Exhibit A.)

- The Division modifies paragraph 1(c) on page 1 of the Report and Recommendation.

Paragraph 1(c) reads "In or around 1982, in the Beachwood Mayor's Court, located in Cuyahoga County, Ohio, Ms. Stone was convicted of shoplifting."

Ms. Stone was not convicted of shoplifting, but of soliciting. (See Exhibit 9) The Division hereby modifies paragraph 1(c) on page 1 of the Report and Recommendation to reflect that Respondent's conviction was for soliciting, not shoplifting.

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

**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 4th day of November 2005.

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**ROBERT M. GRIESER**

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