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STATE OF OHIO  
DEPARTMENT OF COMMERCE

IN THE MATTER OF:

**LEISA JAYE**

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DIVISION OF FINANCIAL  
INSTITUTIONS

CASE NO. 05-0228-LOD

**LANDI JACKSON-FORBES**  
**HEARING OFFICER**

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**REPORT AND RECOMMENDATION**

Issued October 4, 2006

**I. FINDINGS OF FACT**

After having heard the testimony, considered the evidence, observed the demeanor of the witnesses, and weighed their credibility, the hearing officer finds the following to be fact:

**A. Jurisdiction and Procedural History**

This matter came before Landi Jackson-Forbes, an attorney licensed to practice law in Ohio, and duly appointed by the Ohio Division of Financial Institutions (hereinafter the "Division") to serve as Hearing Officer for an adjudicative hearing in accordance with the Administrative Procedures Act, Chapter 119, Ohio Revised Code (hereinafter "O.R.C.").

The hearing was scheduled by the Division at the request of Respondent Leisa Jaye, of Medina, Ohio (hereinafter the "Respondent") to consider the Division's Notice of Intent to Deny Loan Officer License Renewal, Notice of Opportunity for a Hearing (hereinafter "NOH") that was issued to Respondent on December 22, 2005. The Division issued the NOH based upon an allegation that Respondent had failed to complete the required six hours of continuing education in order to renew her 2005 loan officer's license.

Said hearing was held at 9:30 a.m. on May 3, 2006, at 77 South High Street, room 1908, 19<sup>th</sup> floor, Columbus, Ohio. The Division appeared and was represented by the Ohio Attorney General's Office, Assistant Attorney General Laura Meechan. Neither Respondent nor any representative appeared or submitted a written statement, even though the start of the hearing was delayed until 9:55 a.m.

At the hearing, State's Exhibits 1 through 5 were admitted into the record. One witness appeared for the Division.

**B. Loan Officer License Renewal**

1. The Division is the agency responsible for licensing and regulating Mortgage Loan Officers pursuant to Chapter 1322, O.R.C.
2. Respondent is an individual who has conducted, and wishes to continue to conduct, business in Ohio as a Mortgage Loan Officer (hereinafter "Loan Officer.") (Testimony.)
3. The Division issued the NOH against Respondent on December 22, 2005. Service was perfected on February 9, 2006. (Exhibit 3.)
4. Respondent requested a hearing, received by the Division on March 3, 2006. (Exhibit 2.)
5. On March 6, 2006, the Division scheduled the hearing for March 14, 2006. (Exhibit 1.)
6. The Division continued the original date of the hearing to May 3, 2006, on its own motion, at which time the hearing went forward without any further communication from Respondent or anyone representing Respondent. (Exhibit 1; Testimony.)
7. The records of the Division do not indicate that Respondent completed six hours of continuing education during year 2004. (Testimony.)
8. A letter from Hondros College, dated February 9, 2006, indicates that there may have been confusion in Respondent's completion of the one course comprising the last three hours needed to satisfy her continuing education requirement, but no one from Hondros College, or Respondent, appeared to verify the letter. (Exhibit 4.)
9. The Certificates evidencing completion of continuing education by Respondent at Hondros College show that Respondent completed three hours of continuing education in 2004 and three hours in 2005, but no one from Hondros College, nor Respondent, appeared to testify or otherwise verify the Certificates. (Exhibit 5.)
10. Respondent did not communicate further with the Division and the Division was unable to contact Respondent about the possibility she completed the education requirements. (Testimony.)
11. Respondent did not appear or otherwise offer any evidence relating to her satisfaction of the continuing education requirements.

## **II. CONCLUSIONS OF LAW**

### **A. Jurisdiction**

1. The Division procedurally complied with O.R.C. Chapter 119.

### **B. License Renewal**

2. In year 2004, when Respondent was licensed as a Loan Officer, a requirement existed that, in order to renew a Loan Officer license, the Division must find that the licensee completed at least six hours of continuing education approved by the Superintendent.
3. No indication exists that Respondent completed at least six hours of continuing education during the year 2004. The burden is on Respondent to provide satisfactory proof to the Division that she has met that requirement.
4. Respondent does not meet the continuing education requirement in order to have her license renewed for year 2005.

## **III. RECOMMENDATION**

The recommendation to the Superintendent of Financial Institutions is to deny a 2005 Mortgage Loan Officer's license renewal to Leisa Jaye.

Respectfully submitted,

Landi Jackson-Forbes  
Hearing Officer  
October 4, 2006  
Docket No. 06-DFI-073