

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

In the matter of:	)	Case No. 05-0003-LOD
	)	
<b>RANDOLPH MAKOSKI</b>	)	<b><u>DIVISION ORDER</u></b>
9960 Campton Ridge	)	<b>Denial of Loan Officer License Application</b>
Chardon, Ohio 44024	)	<b>&amp;</b>
	)	<b>Notice of Appellate Rights</b>
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Respondent, Randolph Makoski ("Respondent"), submitted a loan officer license application to the Division of Financial Institutions ("Division") on July 19, 2004. On November 12, 2004, Respondent submitted a second loan officer license application ("Application") to the Division. On January 25, 2005, the Division notified Respondent that it intended to deny his Application because: (1) In or around 1977, in the Mentor Municipal Court, Lake County, Ohio, Respondent was convicted of assault, a misdemeanor of the first degree; (2) in 2004, Respondent attested in a sworn statement that information he provided in the Application was truthful when it was not; (3) in 2004, Respondent provided untruthful information to the State of Ohio, Department of Commerce, Division of Financial Institutions; (4) Respondent violated R.C. 1322.07(A) by making a substantial misrepresentation in the Application; (5) Respondent violated R.C. 1322.07(B) by making a false statement of a material fact or by omitting a statement required by state law in the Application; (6) Respondent violated R.C. 1322.07(C), which prohibits an applicant from engaging in improper or dishonest conduct; and (7) 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 April 26, 2005. A Report and Recommendation ("Report") was filed with the Division on July 18, 2005, 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 Randolph Makoski.

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 18th day of April 2007.

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**RICHARD F. KECK**

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