

Bob Taft
Governor

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

Doug White
Director

In the matter of:)	Case No. 04-0160-LOD
)	
STEVEN W. HOWELL)	<u>DIVISION ORDER</u>
421 East Elizabeth Street)	Denial of Loan Officer License Application
Coldwater, OH 45828)	&
)	Notice of Appellate Rights
)	

On April 22, 2002, Steven W. Howell ("Respondent") submitted a loan officer license application ("Application") to the Division of Financial Institutions ("Division"). On January 22, 2004, the Division notified Respondent that it intended to deny his Application, and of his right to a hearing on the matter. Respondent requested an administrative hearing which was held in accordance with Ohio Revised Code Chapter 119 on March 31, 2004.

The hearing officer filed his Report and Recommendation ("Report") with the Division on August 10, 2004, recommending that the Division deny Respondent's Application. A copy of the Report and a letter explaining Respondent's right to submit written objections to the Report was mailed to Respondent via certified mail. No objections were filed.

Upon consideration of the hearing officer's Report, the Division confirms and adopts the recommendation. Accordingly, Respondent's Application is hereby denied.

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, 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 3rd day of May 2006.

ROBERT M. GRIESER

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