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

In the matter of:)	Case No. 04-0324-LOD
GREGORY K. JOHNSON 1255 East 279 th Street, Unit 9)	<u>DIVISION ORDER</u>
Euclid, Ohio 44132)	Denial of Loan Officer License Renewal Application

DIVISION ORDER

On June 17, 2002, Gregory K. Johnson ("Respondent") was issued a loan officer license by the Division of Financial Institutions ("Division"). Respondent's loan officer license expired on April 30, 2003. Respondent filed an application to renew his loan officer license for 2003. On April 1, 2004, the Division issued Respondent a notice of the Division's intent to deny his 2003 renewal application for a loan officer license, and notified Respondent of his 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 May 25, 2004.

The hearing officer filed his written report and recommendation with the Division on July 2, 2004, recommending that the Division deny Respondent's 2003 renewal application. A copy of the report and recommendation and a letter explaining Respondent's right to submit written objections to the report was mailed to Respondent via certified mail. Respondent filed objections, which have been considered.

Upon consideration of the hearing officer's report and recommendation, the Division confirms and approves the recommendation. Accordingly, Respondent's 2003 loan officer license renewal application is hereby denied.

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 27th day of January 2005.

ROBERT M. GRIESER

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