

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

In the matter of:)	Case No. M2009-69
)	
AMERICAN UNION MORTGAGE)	<u>DIVISION ORDER</u>
OHIO, LLC)	
Route 60 & Park Manor Drive, Suite 320)	DENIAL OF MORTGAGE BROKER
Pittsburgh, PA 15205)	RENEWAL APPLICATION
)	

WHEREAS, the Ohio Department of Commerce, by and through the Superintendent of the Division of Financial Institutions ("Division"), on April 20, 2009, issued American Union Mortgage of Ohio, LLC ("Respondent") an Order of Suspension automatically suspending Respondent's mortgage broker certificate of registration pursuant to Revised Code ("R.C.") 1322.10(F) for failing to maintain the bond required by R.C. 1322.05, Notice of Intent to Deny Renewal and Notice of Expedited Hearing; and

WHEREAS, following service of the Order of Suspension and Notice of Intent to Deny Renewal, an administrative hearing was held on May 14, 2009. Respondent failed to appear at the hearing. A Report and Recommendation was filed with the Division on June 23, 2009, recommending that the Division deny Respondent's registration renewal 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. As a result, the Division makes the following findings and conclusions. Any finding and/or conclusion not specifically addressed below is approved, adopted, and incorporated herein. (A copy of the Report and Recommendation is attached).

The Division hereby continues the suspension of Respondent's mortgage broker certificate of registration. In addition, the Division adopts the Recommendation and denies Respondent's mortgage broker renewal application.

It is so ordered.

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 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 10th day of August, 2009.

LEIGH A. WILLIS

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