

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

In the matter of:)	Case No. M2006-9993068
)	
DANIEL E. HARDIN)	Notice of Intent to Deny Loan Officer License Application
221 Cold Springs Rd.)	&
Oregonia, OH 45054)	Notice of Opportunity for a Hearing
)	

JURISDICTION

The Ohio Department of Commerce, by and through the Superintendent of the Division of Financial Institutions ("Division"), is charged with the responsibility of administering and enforcing the Ohio Mortgage Broker Act, codified in Ohio Revised Code ("R.C.") Chapter 1322. In accordance therewith, the Division is accountable for the licensing of individuals as residential mortgage loan officers.

RESPONDENT

DANIEL E. HARDIN ("Respondent") has applied to the Division for a loan officer license. His address of record is 221 Cold Springs Road, Oregonia, Ohio 45054, and his date of birth is April 06, 1971. Respondent's employer of record is Homeloan USA Corporation, 2591 Dallas Parkway, Suite 401, Frisco, Texas 75034.

NOTICE OF PROPOSED ACTION

In accordance with sections 1322.041 and 1322.10 of the R.C., and R.C. Chapter 119, the Division intends to DENY Respondent's loan officer license application.

BASIS FOR PROPOSED ACTION

The Division has conducted an investigation of Respondent, pursuant to R.C. 1322.031(B), and has found the following:

- A. In or around 1993, in the Fairfield, Ohio, Municipal Court, Respondent pleaded guilty to and was convicted of three counts of PASSING BAD CHECKS.
- B. In or around 1995, in the Fairfield, Ohio, Municipal Court, Respondent pleaded guilty to and was convicted of CONTEMPT OF COURT.
- C. In or around 1998, in the Fairfield, Ohio, Municipal Court, Respondent pleaded guilty to and was convicted of CONTEMPT OF COURT.
- D. In or around 1998, in the Warren County Court, Warren County, Ohio, Respondent pleaded guilty to and was convicted of DRIVING UNDER THE INFLUENCE.
- E. In or around 1999, in the Warren County Court, Warren County, Ohio, Respondent pleaded guilty to and was convicted of CONTEMPT OF COURT.
- F. In or around 1999, in the Warren County Court, Warren County, Ohio, Respondent pleaded guilty to and was convicted of POSSESSION OF DRUG PARAPHERNELIA, a misdemeanor of the fourth degree.

- G. In or around 2000, in the Warren County Court, Warren County, Ohio, Respondent pleaded guilty to and was convicted of CONTEMPT OF COURT.
- H. In or around 2002, in the Lebanon, Ohio Municipal Court, Respondent pleaded guilty to and was convicted of DRIVING UNDER SUSPENSION.
- I. On or around July 27, 2004, Respondent attested in a sworn statement that information he provided about his criminal background on his loan officer license application submitted to the Division was complete and truthful when it was not.
- J. On or around July 29, 2004, in an attempt to obtain a loan officer license, Respondent provided untruthful information about his criminal background to the Division.
- K. On or around April 26, 2005, Respondent attested in a sworn statement that information he provided about his criminal background on his loan officer license application submitted to the Division was complete and truthful when it was not.
- L. On or around May 5, 2005, in an attempt to obtain a loan officer license, Respondent provided untruthful information about his criminal background to the Division.

As a result of the findings listed above, the Division has determined that:

- 1. Respondent's actions, as listed above, show that Respondent has not proven that Respondent is honest, truthful, and of good reputation, and that there is no basis in fact for believing that Respondent will not commit another criminal offense involving passing bad checks or any criminal offense involving money or securities. See R.C. sections 1322.031(A)(2) and 1322.041(A)(3).
- 2. Respondent's actions, as listed above, show 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 the Ohio Mortgage Broker Act. See R.C. 1322.041(A)(5).
- 3. Respondent's actions as listed above violated R.C. 1322.07(A), which prohibits a loan officer applicant from "mak[ing] any substantial misrepresentation in any registration or license application[.]"
- 4. Respondent's actions as listed above violated R.C. 1322.07(B), which prohibits a loan officer applicant from "[m]ak[ing] false or misleading statements of a material fact, [or] omissions of statement required by state law[.]"
- 5. Respondent's actions as listed above violated R.C. 1322.07(C), which prohibits a loan officer applicant from "[e]ngage[ing] in conduct that constitutes improper, fraudulent, or dishonest dealings."

NOTICE OF OPPORTUNITY FOR A HEARING ON PROPOSED ACTION

Therefore, pursuant to R.C. Chapters 1322 and 119, Respondent is hereby notified that thirty-one (31) days from the date of the mailing of this Notice, the Superintendent intends to issue an order denying Respondent a loan officer license under the Ohio Mortgage Broker Act.

Respondent is further notified, pursuant to R.C. Chapter 119, that Respondent is entitled to a hearing on this matter. If Respondent desires to request a hearing, the request must be made in writing, and must be received in the offices of the Ohio Division of Financial Institutions within thirty (30) days of the time of the mailing of this Notice. Hearing requests should be addressed: Ohio Division of Financial Institutions, Attn: Stephen DeFrank, Consumer Finance Associate Counsel, 77 South High Street, 21st Floor, Columbus, Ohio 43215-6120.

At the hearing, Respondent may appear in person, by Respondent's attorney, or by such other representative as is permitted to practice before the Agency, or Respondent may present its position, arguments, or contentions in writing, and, at the hearing, may present evidence and examine witnesses appearing for and against Respondent.

If the Ohio Division of Financial Institutions does not receive a written request for a hearing in its offices within thirty (30) days of the time of the mailing of this Notice, the Superintendent will issue an order denying Respondent a loan officer license.

Signed and sealed this 11th day of January 2007.

ROBERT M. GRIESER

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