

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

In the matter of:)	Case No.
)	
ROBERT J. WAGNER)	Notice of Intent to Deny Loan Officer License Application
11340 Willowhill Drive)	&
Chesterland, Ohio 44026)	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

ROBERT J. WAGNER ("Respondent") has applied to the Division for a loan officer license. His address of record is 11340 Willowhill Drive, Chesterland, Ohio 44026, and his date of birth is January 23, 1970. Respondent's employer of record is Carlyle Mortgage Services, LLC., 8225 Brecksville Road, Suite 1, Brecksville, Ohio 44141.

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:

1. In or around 2002, in the Cuyahoga County, Ohio, Court of Common Pleas, Respondent was convicted of Driving Under the Influence, a felony of the fifth degree.
2. In or around 1999, in the Lyndhurst, Ohio, Municipal Court, Respondent was convicted of Driving While Under the Influence, a misdemeanor of the first degree.
3. In or around 1999, in the Chardon, Ohio, Municipal Court, Respondent was convicted of Driving Under the Influence, a misdemeanor of the first degree; and Fleeing and Eluding, a misdemeanor of the first degree.
4. In or around 1998, in the Lyndhurst, Ohio, Municipal Court, Respondent was convicted of Driving While Under the Influence, a misdemeanor of the first degree.

5. In or around 1994, in the Lyndhurst, Ohio, Municipal Court, Respondent was convicted of Indecent Exposure, a misdemeanor of the fourth degree; and Importuning, a misdemeanor of the fourth degree.
6. In or around 1990, in the Cuyahoga County, Ohio, Court of Common Pleas, Respondent pleaded guilty to and was convicted of Aggravated Assault, a felony of the third degree.
7. In or around 1988, in the Cuyahoga County, Ohio, Court of Common Pleas, Respondent pleaded guilty to and was convicted of four counts of Assault, a misdemeanor of the first degree, in two separate cases filed during that year.

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

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: Jason K. Wright, 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 his 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 19th day of December 2006.

ROBERT M. GRIESER
Deputy Superintendent for Consumer Finance
Division of Financial Institutions
Ohio Department of Commerce