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

| In the matter of: |) Case No. M2009-843 |
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| STEPHEN T. SMITH 1323 Briarhaven Lane Clermont, FL 34711 | DIVISION ORDER TERMINATION of Order of Summary Suspension and Notice of Intent to Deny Renewal of Loan Officer License |

WHEREAS, the Ohio Department of Commerce, by and through the Superintendent of the Division of Financial Institutions ("Division"), on October 1, 2009, issued Stephen T. Smith ("Respondent") an Order of Summary Suspension, Notice of Intent to Deny Renewal and Notice of Hearing; and

WHEREAS, subsequent to issuance of the Order of Summary Suspension, Notice of Intent to Deny Renewal and Notice of Hearing, Respondent voluntarily surrendered his loan officer license;

The Division finds that the August 18, 2009 Order of Summary Suspension, Notice of Intent to Deny Renewal and Notice of Hearing is now moot;

The Division hereby terminates the October 1, 2009 Order of Summary Suspension and Notice of Intent to Deny Renewal effective the date of this Order.

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 27th day of October, 2009.

LEIGH A. WILLIS

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