

Bob Taft  
Governor

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

Doug White  
Director

In the matter of:

**RONALD L. TRESTER**

Db a Charter First Banc

10901 Reed Hartman Hwy- Suite 307

Blue Ash, OH 45242

) Case No. 04-0017-MBD  
)

) **DIVISION ORDER**  
)

) **Denial of Mortgage Broker Certificate of**  
) **Registration Renewal Application**  
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**DIVISION ORDER**

On September 28, 2004, the Division issued Respondent a notice of the Division's intent to deny renewal of mortgage broker certificate of registration due to a violation of R.C. 1322.07(A), 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 January 28, 2005.

The hearing officer filed his written report and recommendation with the Division on June 6, 2005, recommending that the Division not renew Respondent's mortgage broker certificate of registration pursuant to R.C. 1322.04. 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 did not file objections.

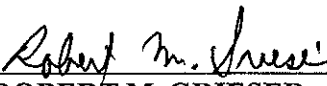
Upon consideration of the hearing officer's report and recommendation, the Division confirms and approves the recommendation. Accordingly, Respondent's renewal application for a certificate of registration is hereby denied for his violation of R.C. 1322.07(A) and because he does not meet the conditions for certificate of registration renewal according to R.C. 1322.04(B)(3).

**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 29<sup>th</sup> day of June, 2005.



  
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**ROBERT M. GRIESER**

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