

Ted Strickland  
Governor

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

Kimberly A. Zurz  
Director

In the matter of:	)	Case No. M2007-266LOR
	)	
<b>TRINA S. PATTERSON</b>	)	<b><u>DIVISION ORDER</u></b>
26285 Brush Avenue	)	<b>Revocation of Loan Officer License</b>
Euclid, OH 44132	)	<b>&amp;</b>
	)	<b>Notice of Appellate Rights</b>

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On or about May 21, 2007, the Division notified Trina S. Patterson ("Respondent") that it intended to revoke her loan officer license because Respondent (1) made false and misleading statements on documents related to several mortgages; and (2) mislead lenders as to her income and employment and the income and employment of another in order to obtain mortgage loans in violation of Ohio Revised Code ("R.C.") 1322.07(E) and 1322.07(C).

The Division further informed Respondent that R.C. 1322.07(E) prohibits loan officers from knowingly making fraudulent, false or misleading statements on any mortgage document or any document related to a mortgage and that Section 1322.07(C) prohibits loan officers from engaging in improper, fraudulent or dishonest dealings. The Division further notified Respondent that pursuant to R.C. 1322.10(A)(1)(a), the Superintendent of Financial Institutions may revoke a loan officer license if the superintendent finds a violation of or failure to comply with any provision of R.C. 1322.01 to R.C. 1322.12.

Through counsel, Respondent requested an administrative hearing regarding the intent to revoke her loan officer license. The administrative hearing was originally scheduled for October 2, 2007 and continued on the Division's own motion to November 27, 2007. The hearing was convened on November 27, 2007. Neither Respondent nor her attorney appeared. After Respondent's attorney failed to reply to inquiries about his availability, the hearing was rescheduled for January 30, 2008. The Order of Continuance was sent to Respondent's counsel by certified mail. A return receipt card acknowledged that service was made upon Respondent's counsel on December 13, 2007. Respondent and her counsel failed to appear at the January 30<sup>th</sup> hearing.

A Report and Recommendation (“Report”) was filed with the Division on March 3, 2008. The Report recommended that the Division revoke the loan officer license issued to Trina S. Patterson. Respondent, through a second attorney, filed objections to the Report with the Division on April 28, 2008.

In accordance with R.C. 119.09, the Division has considered the record, consisting of the Report, the transcript of testimony, the exhibits introduced into evidence, the objections filed by Respondent and all applicable laws. The Division approves, adopts and incorporates the attached Report filed by the Hearing Examiner.

For the above stated reasons, the Division hereby revokes the loan officer license of Trina S. Patterson.

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, pursuant to R.C. 119.12, 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 8<sup>th</sup> day of May, 2008.

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**LEIGH A. WILLIS**  
Deputy Superintendent for Consumer Finance  
Division of Financial Institutions  
Ohio Department of Commerce