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

In the matter of:) Case No. 05-0221-LOD
DAUNE R. HUMPHRIES) <u>DIVISION ORDER</u>
1989 Summit Row Boulevard) Denial of Loan Officer License Renewal
Powell, Ohio 43065) &
) Notice of Appellate Rights
)

Respondent Daune R. Humphries ("Respondent") was issued a loan officer license by the Division of Financial Institutions ("Division") on June 19, 2003. Respondent failed to take any continuing education courses during the 2004 calendar year. Respondent filed for renewal of her loan officer license on or about April 27, 2005, and on December 22, 2005, the Division notified Respondent that it intended to deny her 2005 renewal application pursuant to R.C. 1322.10(A)(1)(a), due to Respondent's failure to comply with the terms of R.C. 1322.052 by completing at least six (6) hours of continuing education by December 31, 2004.

Respondent requested an administrative hearing, which was held on June 13, 2006.

Respondent failed to appear. A Report and Recommendation was filed with the Division on July 5, 2006, recommending that the Division deny Respondent's 2005 renewal application.

Respondent submitted timely objections to the Report and Recommendation.

In accordance with R.C. 119.09, the Division has considered the record, consisting of the Report and Recommendation, Respondent's objections, the transcript of testimony and exhibits, as well as all applicable laws. (The Hearing Examiner's Report and Recommendation is attached hereto.) Following its review of the record, the Division hereby adopts the hearing officer's recommendation and denies the loan officer license renewal application of Daune R. Humphries.

It is so ordered.

NOTICE OF APPELLATE RIGHTS

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, 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 28th day of December 2006.

ROBERT M. GRIESER

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