

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

In the matter of:	)	Case No. M2010-414
	)	
<b>BRYON K. ROBINSON</b>	)	<b><u>DIVISION ORDER</u></b>
224 E. Schrock Road	)	<b>Refusal to Renew Loan Originator License</b>
Westerville, OH 43081	)	<b>&amp;</b>
	)	<b>Notice of Appellate Rights</b>
	)	

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WHEREAS, 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, as codified in Ohio Revised Code ("R.C.") Chapter 1322, and finds that this Order is necessary and appropriate, in the interest of the public, and is consistent with the purposes of the Ohio Mortgage Broker Act; and

WHEREAS, the Division issued Bryon K. Robinson ("Respondent") loan originator license LO.003631 on May 25, 2004; and

WHEREAS, Respondent's loan originator license expired on April 30, 2010. Respondent filed an application to renew his loan originator license, and the renewal application remains pending; and

WHEREAS, on July 13, 2010, the Division issued Respondent a Notice that informed him that the Division had conducted an investigation of Respondent and, as a result thereof, alleged that:

- A. Prior to January 1, 2010, R.C. 1322.052 required every licensed loan officer to complete at least six (6) hours of approved continuing education ("CE") every calendar year (by December 31<sup>st</sup>).
- B. R.C. 1322.041(B)(3) requires license renewal applicants to comply with R.C. 1322.041(A)(2) through (A)(8).
- C. R.C. 1322.041(A)(2) requires all applicants to be in compliance with R.C. Chapter 1322.
- D. Respondent held a loan officer license during the 2009 calendar year.
- E. Respondent failed to timely complete the required 6 hours of CE credit for the 2009 calendar year as required by R.C. 1322.052.

As a result of the findings listed above, the Division has determined the following:

1. Respondent is in violation of R.C. 1322.052 and therefore does not meet the renewal requirement set forth R.C. 1322.041(B)(3) and R.C. 1322.041(A)(2).

2. Because Respondent does not meet the renewal requirement set forth R.C. 1322.041(B)(3) and R.C. 1322.041(A)(2), the Division is authorized to refuse renewal of Respondent's loan originator license pursuant to R.C. 1322.10(A)(A)(1)(a).

WHEREAS, the Notice informed Respondent of the Division's intent to refuse to renew his loan originator license and of the opportunity for a hearing regarding the refusal if requested within thirty days from the mailing of the Notice. The Notice further cautioned Respondent that "[i]f the Ohio Division of Financial Institutions d[id] not receive a written request for a hearing in its offices within thirty (30) days of the time of the mailing of th[e] Notice, the Superintendent w[ould] issue an order refusing to renew Respondent's loan originator license[;]"

WHEREAS, the Division was unable to obtain service upon Respondent at the address Respondent provided, and the Division published the Notice in accordance with R.C. Chapter 119 in *The (Columbus) Daily Reporter* for three (3) consecutive weeks;

WHEREAS, Respondent failed to request a hearing by the statutory deadline and thereby failed to defend against the Division's allegations;

WHEREAS, the Division finds that the allegations contained in the Notice are true and that the renewal of Respondent's loan originator license should be refused;

The renewal of Respondent Bryon K. Robinson's loan originator license is hereby REFUSED.

IT IS SO ORDERED.

#### **NOTICE OF APPELLATE RIGHTS**

Respondent is hereby notified that pursuant to R.C. 119.12, this Division Order may be appealed by filing a notice of appeal with the Division setting forth the order that Respondent is appealing from and stating that the Division's order is not supported by reliable, probative, and substantial evidence and is not in accordance with law. The notice of appeal may also include, but is not required to include, the specific grounds for the appeal. The notice of appeal must also be filed with the appropriate court of common pleas in accordance with R.C. 119.12. In filing the notice of appeal with the Division or court, the notice that is filed may be either the original notice or a copy of the original notice. The notice of appeal must be filed within fifteen (15) days after the date of mailing of this Division Order.

Signed and sealed this 22<sup>nd</sup> day of September, 2010.

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