

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

In the matter of:	)	Case No. 04-0169-LOD
	)	
<b>CRAIG A. BRONKHORST</b>	)	<b><u>DIVISION ORDER</u></b>
2050 August Boulevard	)	
Cincinnati, Ohio 45014	)	<b>Denial of Loan Officer License Application</b>
	)	

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**DIVISION ORDER**

On November 1, 2002, Craig A. Bronkhorst ("Respondent") submitted a loan officer license application to the Division of Financial Institutions ("Division"). On January 22, 2004, the Division issued Respondent a notice of the Division's intent to deny Respondent's application, 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 March 31, 2004.

The hearing officer filed his written report and recommendation with the Division on July 26, 2004, recommending that the Division deny Respondent's application. 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 filed objections, but did it untimely. The objections were due on August 10, 2004. They were not received until August 11, 2004. The objections and new evidence submitted with them will not be considered.

In accordance with R.C. § 119.09, the Division has considered the Report and Recommendation, applicable laws, the transcript of testimony and the exhibits. As a result, the Division modifies and /disapproves the findings and/or conclusions listed below. Any finding and/or conclusion not specifically addressed below is approved, adopted, and incorporated herein. (The Hearing Examiner's Report and Recommendation is attached hereto as Exhibit A.)

- The Division modifies the first sentence of paragraph 4 on page 3 of the Report and Recommendation.

Paragraph 4 on page 3 reads:

"On January 23, 2003, the Division wrote to the Respondent indicating that the background check indicated that on July 24, 1996, the Respondent was charged by the Colerain Township with one count of theft over \$300. The Division asked for a detailed explanation of the facts and circumstances which gave rise to the charge as well as a certified copy of the Court's journal entry. (Exhibit 2)"

Respondent was charged with one count of theft under \$300. Paragraph 4 on page 3 shall read:

"On January 23, 2003, the Division wrote to the Respondent indicating that the background check indicated that on July 24, 1996, the Respondent was charged by the Colerain Township with one count of theft under \$300. The Division asked for a detailed

explanation of the facts and circumstances which gave rise to the charge as well as a certified copy of the Court's journal entry. (Exhibit 2)"

Upon consideration of the hearing officer's report and recommendation, the Division confirms and approves the recommendation. Accordingly, Respondent's application for a loan officer license is hereby denied.

**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 29th day of July 2005

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**ROBERT M. GRIESER**

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

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