

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

In the matter of:)	Case No. 03-LO-R-98-99
)	
DONALD E. MEEKS)	Notice of Intent to <u>Revoke</u> Loan Officer License
3200 Strathburn Court)	&
Dublin, OH 43017)	Notice of Opportunity for a Hearing
)	

JURISDICTION

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, codified in Ohio Revised Code ("R.C.") Chapter 1322. In accordance therewith, the Division is accountable for the licensing of individuals as residential mortgage loan officers.

RESPONDENT

DONALD E. MEEKS ("Respondent") holds an active loan officer license. His address of record is 3200 Strathburn Court, Dublin, Ohio 43017, and his date of birth is November 25, 1964. Respondent's employer of record is Accufirst Mortgage Corporation, located at 2525C Oakstone Drive, Columbus, Ohio 43231.

Respondent, as sole owner of ACE Financial Services, LLC, has submitted to the Division a mortgage broker certificate of registration application. Concurrent with the issuance of this notice, the Division has issued ACE Financial Services, LLC a notice of intent to deny its pending mortgage broker certificate of registration application.

NOTICE OF PROPOSED ACTION

In accordance with R.C. 1322.10 and R.C. Chapter 119, the Division intends to REVOKE Respondent's loan officer license.

BASIS FOR PROPOSED ACTION

- I. Respondent provided untruthful information on his loan officer license application.
- II. During the course of an investigation and as part of his loan officer license application, Respondent supplied the Division with false and/or misleading statements and documents concerning the disposition of his 1994 charge of aggravated trafficking in drugs.
- III. In or around 1995, in the Court of Common Pleas, Franklin County, Ohio, Donald R. Meeks pleaded guilty to and was convicted of attempted trafficking in marijuana and attempted possession of criminal tools.
- IV. In or around 1986, in the Municipal Court of Franklin County, Ohio, Donald R. Meeks was convicted of drug abuse.

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

1. Respondent has not proven that he is honest, truthful, and of good reputation, and that there is no basis in fact for believing that he will not commit another criminal offense involving drug trafficking. See R.C. sections 1322.031(A)(2) and 1322.041(A)(3).
2. Respondent's actions, as listed above in Paragraph I, show that his character and general fitness do not command the confidence of the public and warrant the belief that his business will be operated honestly and fairly in compliance with the purposes of the Ohio Mortgage Broker Act. See R.C. 1322.041(A)(5).
3. Respondent's actions, as listed above in Paragraph II, show that his character and general fitness do not command the confidence of the public and warrant the belief that his business will be operated honestly and fairly in compliance with the purposes of the Ohio Mortgage Broker Act. See R.C. 1322.041(A)(5).
4. Respondent's actions, as listed above in Paragraph III, show that his character and general fitness do not command the confidence of the public and warrant the belief that his business will be operated honestly and fairly in compliance with the purposes of the Ohio Mortgage Broker Act. See R.C. 1322.041(A)(5).
5. Respondent's actions, as listed above in Paragraph IV, show that his character and general fitness do not command the confidence of the public and warrant the belief that his business will be operated honestly and fairly in compliance with the purposes of the Ohio Mortgage Broker Act. See R.C. 1322.041(A)(5).
6. Respondents actions as listed above in Paragraph I, violate R.C. 1322.07(A), which prohibits a loan officer applicant from "mak[ing] any substantial misrepresentation in any registration or license application[.]"
7. Respondents actions as listed above in Paragraph II, violate R.C. 1322.07(A), which prohibits a loan officer applicant from "mak[ing] any substantial misrepresentation in any registration or license application[.]"
8. Respondent's actions as listed above in Paragraph I, violate R.C. 1322.07(B), which prohibits a loan officer applicant from "[m]ak[ing] false or misleading statements of a material fact, omissions of statements required by state law[.]"
9. Respondent's actions as listed above in Paragraph II, violate R.C. 1322.07(B), which prohibits a loan officer applicant from "[m]ak[ing] false or misleading statements of a material fact, omissions of statements required by state law[.]"
10. Respondent's actions as listed above in Paragraph I, violate R.C. 1322.07(C), which prohibits a loan officer applicant from "[e]ngag[ing] in conduct that constitutes improper, fraudulent, or dishonest dealings."
11. Respondent's actions as listed above in Paragraph II, violate R.C. 1322.07(C), which prohibits a loan officer applicant from "[e]ngag[ing] in conduct that constitutes improper, fraudulent, or dishonest dealings."
12. Respondent's actions as stated above in Paragraph II, violate R.C. 1322.072(A), which prohibits any "person, in connection with any examination or investigation conducted by the [Division]" to

"knowingly [c]ircumvent, interfere with, obstruct, or fail to cooperate, including making a false or misleading statement, failing to produce records[.]"

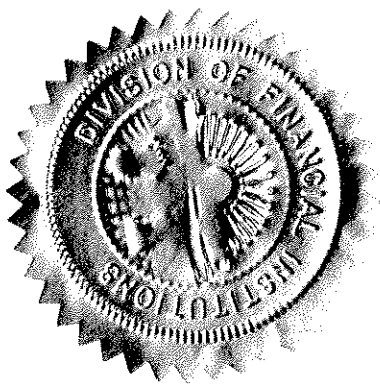
NOTICE OF OPPORTUNITY FOR A HEARING ON PROPOSED ACTION

Therefore, pursuant to R.C. Chapters 1322 and 119, Respondent is hereby notified that thirty-one (31) days from the date of the mailing of this Notice, the Superintendent intends to issue an order revoking Respondent's loan officer license.

Respondent is further notified, pursuant to R.C. Chapter 119, that Respondent is entitled to a hearing on this matter. If Respondent desires to request a hearing, the request must be made in writing, and must be received in the offices of the Ohio Division of Financial Institutions within thirty (30) days of the time of the mailing of this Notice. Hearing requests should be addressed: Ohio Division of Financial Institutions, Attn: Amanda Axtell—Consumer Finance Counsel, 77 South High Street, 21st Floor, Columbus, Ohio 43215-6120.

At the hearing, Respondent may appear in person, by Respondent's attorney, or by such other representative as is permitted to practice before the Agency, or Respondent may present its position, arguments, or contentions in writing, and, at the hearing, may present evidence and examine witnesses appearing for and against Respondent.

If the Ohio Division of Financial Institutions does not receive a written request for a hearing in its offices within thirty (30) days of the time of the mailing of this Notice, the Superintendent will issue an order revoking Respondent's loan officer license.



Signed and sealed this 29th day of September, 2003.

ROBERT M. GRIESER

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