

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

In the matter of:

BILLY J. HOWARD
3701 Burbank Avenue
Middletown, Ohio 45044

) Case No. 05-0028-LOD
)
) **DIVISION ORDER**
)
) **TERMINATION of Notice of Intent to Deny**
) **Respondent's Loan Officer License Application**
)

WHEREAS, the Ohio Department of Commerce, by and through the Superintendent of the Division of Financial Institutions ("Division"), on March 22, 2005, issued Billy J. Howard ("Respondent"), a Notice of the Division's intent to deny his loan officer license application; and

WHEREAS, Respondent requested a hearing; and

WHEREAS, a hearing date was set and then continued in order to allow the Division and Respondent an opportunity to reach an agreement. Due to Respondent's ability to prove the burden outlined in R.C. 1322.041(A)(3), the Division entered into a settlement agreement with him; and

As a result, the Division finds that the March 22, 2005 Notice of the Division's intent to deny Respondent's loan officer license application is now moot;

The Division hereby terminates the March 22, 2005 notice and approves the loan officer license application of Billy J. Howard.

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, 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 27th day of September 2005.

ROBERT M. GRIESER

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