

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

In the matter of:	)	Case No. 04-0358-LOD
	)	
<b>JOHNNIE WILLIAMS</b>	)	<b><u>DIVISION ORDER</u></b>
147 McDaniels Lane	)	<b>Denial of loan officer license renewal</b>
Springboro, Ohio 45066	)	&
<hr style="width: 40%; margin-left: 0;"/>	)	<b>Notice of Appellate Rights</b>

Respondent, Johnnie Williams, submitted an application to renew his loan officer license to the Division of Financial Institutions ("Division") for the year 2003. On April 1, 2004, the Division notified Williams that it intended to deny his 2003 loan officer license renewal application because: (1) he violated R.C. § 1322.052 by not completing 6 hours of continuing education for the 2002 calendar year; and (2) because his character and general fitness did 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 R.C. §§ 1322.01 to 1322.12—the Ohio Mortgage Broker Act.

Williams requested a hearing and an administrative hearing was held on May 27, 2004. A Report and Recommendation was filed with the Division on July 2, 2004, recommending that the Division deny Williams' loan officer license renewal application. Williams did not object to the report and/or recommendation.

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/or 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 disapproves the last three sentences of paragraph 9 on pages 4 and 5 of the Report and Recommendation. In order to renew Williams' loan officer license, R.C. §§ 1322.041(A)(5) and (B)(3) require that Williams' "character and general fitness command the confidence of the public and warrant the belief that the business will be operated honestly and fairly **in compliance with the purposes of sections 1322.01 to 1322.12 of the Revised Code.**" Williams' recent failure to comply with the loan officer continuing education requirements as mandated by R.C. § 1322.052 demonstrates his inability to comply with the purpose of sections

1322.01 to 1322.012 – The Ohio Mortgage Broker Act. As such, the Division finds Williams does not have the character and general fitness to originate loans.

In accordance with the foregoing, the Division otherwise adopts the report and recommendation of the hearing officer and concludes that Williams' loan officer application should be denied.

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 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 14th day of December 2005.

---

**ROBERT M. GRIESER**

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