

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

In the matter of:

JANICESTEAN TILLMAN

19671 Upper Valley

Euclid, Ohio 44117

) Case No. 03-LO-D-88-89
)
) **DIVISION ORDER**
)
) **Denial of Loan Officer License Application**
)

DIVISION ORDER

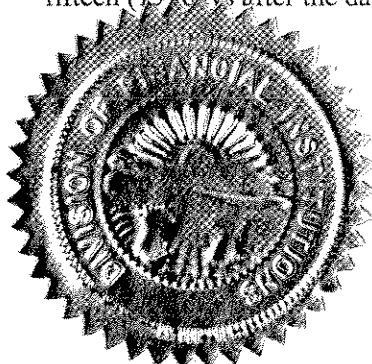
On August 11, 2003, Janicestean Tillman ("Respondent") submitted a loan officer license application to the Division of Financial Institutions ("Division"). On August 25, 2003, the Division issued Respondent a notice of the Division's intent to deny Respondent's application, and notified Respondent of her right to a hearing on the matter. Respondent requested a hearing, and pursuant thereto, an administrative hearing was held on October 30, 2003, but Respondent failed to appear. Respondent filed objections to the report and recommendation, and upon consideration thereof, the Division granted Tillman a second opportunity for a hearing; the second hearing was held on May 24, 2004.

The hearing officer filed his second written report and recommendation with the Division on June 23, 2004, recommending that the Division deny Respondent's application. Respondent was served with a copy of the report and recommendation and a letter explaining Respondent's right to submit written objections. Respondent filed objections to the June 23rd report on July 6, 2004.

Upon consideration of the hearing officer's report and recommendation and Respondent's objections thereto, 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 4th day of October 2004.

ROBERT M. GRIESER

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

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