

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

In the matter of:)	Case No. M2007-388
)	
HOSIE L. SMITH)	<u>DIVISION ORDER</u>
925 Mahle Drive)	Denial of Loan Officer License Application
Reynoldsburg, Ohio 43068)	&
)	Notice of Appellate Rights
)	

Respondent, Hosie L. Smith (“Respondent”), submitted a loan officer license application (“Application”) to the Division of Financial Institutions (“Division”) on May 31, 2007. On August 3, 2007, the Division notified Respondent that it intended to deny his Application because: (1) In or around 1993, in the Franklin County, Ohio, Municipal Court, Respondent was convicted of Petit Theft, a misdemeanor of the first degree; (2) in or around 1989, in the Palm Beach County, Florida, Court, Respondent was convicted of Retail Theft; and (3) the Division has determined that the Respondent has been convicted of theft offenses as described in R.C. 1322.031, and, therefore, the Division is not authorized to issue a loan officer license to Respondent pursuant to R.C. 1322.041(A)(3).

Respondent requested an administrative hearing, which was held on October 25, 2007. Respondent did not appear. A Report and Recommendation (“Report”) was filed with the Division on November 7, 2005, recommending that the Division deny Respondent's Application. No objections were filed.

In accordance with R.C. 119.09, the Division has considered the record, consisting of the Report, the transcript of testimony and exhibits, as well as all applicable laws. (A copy of the Report is attached hereto). Following its review of the record, the Division hereby adopts the hearing officer’s recommendation. Therefore, the Division denies the Application of Hosie L. Smith.

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 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 25th day of January 2008.

LEIGH A. WILLIS

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