

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

In the matter of:)	Case No. 04-0033-LOD
)	
DAVID L. EVANS)	Notice of Intent to Deny Loan Officer License Application
6997 Route 105)	&
Pemberville, Ohio 43450)	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

DAVID L. EVANS ("Respondent") has applied to the Division for a loan officer license. His address of record is 6997 Route 105, Pemberville, Ohio 43450, and his date of birth is March 21, 1950. Respondent's employer of record is Empire Equity Group, Inc., DBA 1st Metropolitan Mortgage, 48 Scotland Hill Road, Chestnut Ridge, New York 10977.

NOTICE OF PROPOSED ACTION

In accordance with sections 1322.041 and 1322.10 of the R.C., and R.C. Chapter 119, the Division intends to DENY Respondent's loan officer license application.

BASIS FOR PROPOSED ACTION

- I. In or around 1971, in the Municipal Court of Bowling Green in Wood County, Ohio, Respondent was convicted of PETTY LARCENY.
- II. In or around 1972, in the Court of Common Pleas of Wood County, Ohio, Respondent was convicted of SELLING DRUGS WITHOUT A WHOLESALER'S LICENSE.
- III. In or around 1978, in the Municipal Court of Bowling Green in Wood County, Ohio, Respondent was convicted of PASSING BAD CHECKS.
- IV. In or around 1992, in the Court of Common Pleas of Wood County, Ohio, Respondent was convicted of PASSING BAD CHECKS, a felony of the fourth degree.
- V. In or around 1993, in the Court of Common Pleas of Wood County, Ohio, Respondent was convicted of PASSING BAD CHECKS, a felony of the fourth degree.
- VI. In or around 1993, in the Municipal Court of Bowling Green in Wood County, Ohio, Respondent was convicted of DOMESTIC VIOLENCE.
- VII. In or around 1995, in the Court of Common Pleas of Wood County, Ohio, Respondent was convicted of THEFT, a felony of the fourth degree.

VIII. In or around 1996, in the Court of Common Pleas of Wood County, Ohio, Respondent was convicted of two counts of RECEIVING STOLEN PROPERTY, a felony of the third degree.

- IX. On or around May 12, 2003, Respondent attested in a sworn statement that information he provided on a licensing application was truthful, knowing that the information he provided was false. While Respondent disclosed the conviction listed above in Paragraph VIII, he failed to disclose that he had been convicted of six additional crimes--those listed in Paragraphs I and VII.
- X. On or around May 20, 2003, Respondent provided untruthful information to the state of Ohio, Department of Commerce, Division of Financial Institutions.

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 theft or any criminal offense involving money or securities. See R.C. sections 1322.031(A)(2) and 1322.041(A)(3).
2. Respondent's character and general fitness do not 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 the Ohio Mortgage Broker Act. See R.C. 1322.041(A)(5).
3. Respondent violated R.C. 1322.07(A), which prohibits a loan officer applicant from "mak[ing] any substantial misrepresentation in any registration or license application[.]"
4. Respondent violated R.C. 1322.07(B), which prohibits a loan officer applicant from "[m]ak[ing] false or misleading statements of a material fact, [or] omissions of statements required by state law[.]"
5. Respondent violated R.C. 1322.07(C), which prohibits a loan officer applicant from "[e]ngagin[ing] in conduct that constitutes improper, fraudulent, or dishonest dealings."

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 denying Respondent a loan officer license under the Ohio Mortgage Broker Act.

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: Diane L. Wagenbrenner, Consumer Finance Staff Attorney, 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 denying Respondent a loan officer license.

Signed and sealed this 22nd day of January, 2004.

ROBERT M. GRIESER

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

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