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

Bob Taft Governor

Gary C. Suhadolnik
Director

In the	matter of:	
	KELVIN TYRONE MITCHELL, SR.)	Case No. 02-LO-D-32
	766 Genebill Drive	
	Cincinnati, Ohio 45238	Notice of Intent to Deny Loan Officer License
)	&
)	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 required to accept applications for loan officer licenses, to investigate each applicant, to determine whether an applicant meets the licensure requirements, and to issue qualified applicants a loan officer license.

Kelvin Tyrone Mitchell, Sr. ("Respondent") has applied to the Division for a loan officer license.

Respondent: KELVIN TYRONE MITCHELL, SR.

766 Genebill Drive Cincinnati, Ohio 45238 D.O.B.: April 15, 1963

Employer: MORTGAGES UNLIMITED 110 Boggs Lane, Suite 255 Cincinnati, Ohio 45246

NOTICE OF PROPOSED ACTION

Pursuant to R.C. 1322.031(B), the Division has conducted an investigation of Respondent and, as a result thereof, intends to deny Respondent, Kelvin Tyrone Mitchell, Sr., a license to act as a loan officer under the Ohio Mortgage Broker Act.

BASIS FOR PROPOSED ACTION

The results of the Division's investigation indicate that Respondent, Kelvin Tyrone Mitchell, Sr., has been convicted of a number of criminal offenses involving theft, receiving stolen property, embezzlement, forgery, fraud, passing bad checks, money laundering, or drug trafficking, or a

criminal offense involving money or securities. R.C. 1322.031(A)(2); R.C. 1322.041(A)(3). TO WIT: 1 MISDEMEANOR THEFT CONVICTION;

- 4 MISDEMEANOR CONVICTIONS FOR PASSING BAD CHECKS;
- 4 FELONY THEFT CONVICTIONS; AND
- 9 FELONY CONVICTIONS FOR PASSING BAD CHECKS:
- 1. In or around September 1990, in the Hamilton County Municipal Court, Respondent, Kelvin Tyrone Mitchell, Sr., was convicted of PASSING BAD CHECKS, a first degree misdemeanor (90CRB15315);
- 2. In or around March 1992, in the Hamilton County Municipal Court, Respondent, Kelvin Tyrone Mitchell, Sr., pleaded guilty and was convicted of the reduced charge of THEFT, a first degree misdemeanor (92CRA1889);
- 3. In or around June 1993, in the Hamilton County Municipal Court, Respondent, Kelvin Tyrone Mitchell, Sr., was convicted of PASSING BAD CHECKS, a first degree misdemeanor (93CRB17348);
- 4. In or around July 1993, in the Hamilton County Court of Common Pleas, Respondent, Kelvin Tyrone Mitchell, Sr., pleaded guilty and was convicted of (B935086):
 - (a) One count of PASSING BAD CHECKS, a third degree felony; and
 - (b) One count of THEFT, a felony of the third degree;
- 5. In or around July 1993, in the Hamilton County Court of Common Pleas, Respondent, Kelvin Tyrone Mitchell, Sr., pleaded guilty and was convicted of (B934122):
 - (a) One count of ATTEMPTED PASSING BAD CHECKS, a fourth degree felony;
 - (b) One count of GRAND THEFT, a felony of the third degree; and
 - (c) SIX counts of PASSING BAD CHECKS, all third degree felonies;
- 6. In or around August 1993, in the Hamilton County Court of Common Pleas, Respondent, Kelvin Tyrone Mitchell, Sr., pleaded guilty and was convicted of (B934253):
 - (a) One count of PASSING BAD CHECKS, a felony of the third degree; and
 - (b) One count of THEFT, a third degree felony; and

7. In or around March 1994, in the Hamilton County Municipal Court, Respondent, Kelvin Tyrone Mitchell, Sr., was convicted of PASSING BAD CHECKS, a first degree misdemeanor (93CRB32812);

Given Respondent's criminal convictions, the Division believes that:

- 1. Respondent has not proven that he is honest, truthful, and of good reputation, and that there is no basis in fact to believe that he will not commit such an offense again. R.C. 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. R.C. 1322.041(A)(5); and that
- 3. The public would be best served and that the purpose of the Ohio Mortgage Broker Act would be realized if Respondent, Kelvin Tyrone Mitchell, Sr., is denied a license to act as a loan officer in the state of Ohio.

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:

State of Ohio
Department of Commerce
Division of Financial Institutions
Attn: Attorney Amanda Axtell
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

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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.

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Signed and sealed	this _	۸	day of	7,00420	, 2002.

OHIO DEPARTMENT OF COMMERCE

Division of Financial Institutions

ROBERT M. GRIESER

Deputy Superintendent for Consumer Finance