

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

In the matter of:	)	Case No. M2007-260
	)	
<b>NICOLE M. SANTIN</b>	)	<b><u>DIVISION ORDER</u></b>
2900 State Route 82	)	<b>Loan Officer License Suspension</b>
Aurora, Ohio 44202	)	<b>&amp;</b>
	)	<b>Notice of Appellate Rights</b>
	)	

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Respondent, Nicole M. Santin ("Respondent"), held a Loan Officer License ("License") issued by the Division of Financial Institutions ("Division") during calendar year 2006. On August 14, 2007, the Division notified Respondent that it issued an Order of License Suspension ("Order") because: (1) Respondent failed to comply with the 2006 continuing education requirement set forth in R.C. 1322.052; and (2) because Respondent failed to comply with R.C. 1322.052, the Division is required under R.C. 1322.10(F)(2) to suspend Respondent's License.

An administrative hearing was held on September 12, 2007. Respondent failed to appear. A Report and Recommendation ("Report") was filed with the Division on September 20, 2007, recommending that the Division continue the suspension of Respondent's License. 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. (The Report is attached). Following its review of the record, the Division hereby adopts the hearing officer's recommendation and continues the License suspension of Nicole M. Santin.

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 12<sup>th</sup> day of October 2007.

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**LEIGH A. WILLIS**

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