

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

Bob Taft
Governor

Gary C. Suhadolnik
Director

In the matter of:)	
ROBERT S. BREWER)	Case No. 02-LO-D-25
6095 Ridgeview Blvd.)	
North Ridgeville, Ohio 44039)	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.

Robert S. Brewer ("Respondent") has applied to the Division for a loan officer license.

Respondent: **ROBERT S. BREWER**
6095 Ridgeview Blvd.
North Ridgeville, Ohio 441039
D.O.B.: December 15, 1966

Employer: 1st **METROPOLITAN MORTGAGE CO.**
3044 North Central Avenue
Chicago, Illinois 60634

Office Location Respondent Principally Transacts Business:
5403 Pearl Road
Parma, Ohio 44129

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, Robert S. Brewer, 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, Robert S. Brewer, has been convicted of a criminal offense 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. In or around August 1992, in the Rocky River Municipal Court, Respondent, Robert S. Brewer, pleaded guilty and was convicted of the amended charge of the unauthorized use of property, a fourth degree misdemeanor.

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, Robert S. Brewer, 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 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 2nd day of October, 2002.

OHIO DEPARTMENT OF COMMERCE
Division of Financial Institutions


ROBERT M. GRIESER
Deputy Superintendent for Consumer Finance