

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

In the matter of:

) Case No. 02-LO-D-65

)

**JOSEPH PATRICK PATTERSON**

)

**DIVISION ORDER**

103 Twin Lakes Drive

)

Fairfield, Ohio 45014

)

**TERMINATION of Notice of Intent to Deny**

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**Respondent's Loan Officer License Application**

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WHEREAS, the Ohio Department of Commerce, by and through the Superintendent of the Division of Financial Institutions ("Division"), on October 2, 2002, issued Joseph Patrick Patterson ("Respondent"), a Notice of the Division's intent to deny his loan officer license application; and

WHEREAS, Respondent requested a hearing and a hearing was held on May 13, 2003; and

WHEREAS, after presentation of all the evidence, the Division determined that Respondent had proven, by a preponderance of the evidence, that: (1) he is honest, truthful, and of good reputation, and that there is no basis in fact to believe that he would repeat the crimes for which the Division intended to deny him; and (2) that his character and general fitness command the confidence of the public and warrant the belief that his business will be operated honestly and fairly in compliance with the purposes of the Ohio Mortgage Broker Act; and

WHEREAS, based upon the evidence presented and made public at the May 13<sup>th</sup> hearing, the Division intends to issue Respondent a loan officer license;

The Division finds that the October 2, 2002 Notice of the Division's intent to deny Respondent's loan officer license application is now moot;

The Division hereby terminates the October 2, 2002 notice.

IT IS SO ORDERED.

**NOTICE OF RIGHT TO APPEAL**

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, pursuant to R.C. 119.12, 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 5<sup>th</sup> day of November, 2003.

*[Signature]*

*[Signature]*

**ROBERT M. GRIESER**

Deputy Superintendent for Consumer Finance

Division of Financial Institutions, Ohio Department of Commerce



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