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

In the matter of:) Case No. 04-0500-LOD
ANTHONY G. PAGE) <u>DIVISION ORDER</u>
2109 Sulky Trail) Denial of Loan Officer License Application
Beavercreek, OH 45434) &
) Notice of Appellate Rights

Respondent, Anthony G. Page ("Respondent), submitted a loan officer license application to the Division of Financial Institutions ("Division") on November 4, 2003. On December 15, 2004, the Division notified Respondent that it intended to deny his loan officer license application ("Application") because: (1) Respondent violated R.C. 1322.07(A), by failing to disclose his prior conviction for Conduct Unbecoming an Officer while stationed at Randolph USAFB; (2) Respondent violated R.C. 1322.07(B), by making a false statement of a material fact or omitting a statement required on the licensing application; (3) Respondent violated R.C. 1322.07(C), by engaging in conduct which constitutes improper, fraudulent or dishonest dealings; and (4) because Respondent's character and general fitness did not command the confidence of the public and warrant the belief that the business would be operated honestly and fairly in compliance with the purposes of R.C. 1322.01 to 1322.12 – the Ohio Mortgage Broker Act.

Respondent requested an administrative hearing, which was held on February 8, 2005. A Report and Recommendation ("Report") was filed with the Division on April 4, 2005, recommending that the Division deny Respondent's Application. No objections were filed.

In accordance with R.C. 119.09, the Division has considered the record, consisting of the Report and Recommendation, the transcript of testimony and exhibits, as well as all applicable

laws. (The Hearing Examiner's Report and Recommendation is attached). Following its review of the record, the Division hereby adopts the hearing officer's recommendation and denies the loan officer license application of Anthony G. Page.

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, 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 19th day of September 2006.

ROBERT M. GRIESER

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