



## Ohio Department of Commerce

Division of Financial Institutions  
77 South High Street • 21st Floor  
Columbus, OH 43215-6120  
(614) 728-8400 FAX (614) 466-5594  
www.com.state.oh.us

Bob Taft  
Governor

Doug White  
Director

November 15, 2006

Frank S. Langos  
18860 Rivers Edge Drive West  
Bainbridge, Ohio 44023

### **HEARING RESCHEDULED**

RE: Case No. M2006-9992916

Dear Mr. Langos:

As requested, your administrative hearing originally scheduled for November 16, 2006 has been rescheduled. The matter will now be heard at **1:30 p.m. on Thursday, December 21, 2006**. The hearing will be held in Room 1908 of the Vern Riffe Center for Government and the Arts, located at 77 South High Street in Columbus.

At the hearing you may appear in person, by your attorney or by such other representatives permitted to practice before the Division; or you may present your position, arguments or contentions in writing. You have the right to present evidence and examine witnesses appearing for and against you. Please understand that the administrative hearing is a formal public hearing and that it is your responsibility to prepare and present your appeal as you deem necessary, including the arranging for subpoenas or appearances of any witnesses and or evidence you might feel is in support of your appeal.

If you bring documents to the hearing that you would like to have admitted into evidence, please be sure to bring four (4) copies of each document.

Should you have any questions, please contact Assistant Attorney General Laura Meechan at (614) 644-1402.

Respectfully,

A handwritten signature in cursive script that reads "Jason K. Wright / app".

Jason K. Wright  
Consumer Finance Associate Counsel

APP

cc: Laura A. Meechan, Assistant Attorney General  
James J. Lawrence, Esq.



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**Bob Taft**  
Governor

**Doug White**  
Director

September 13, 2006

Frank S. Langos  
18860 Rivers Edge Drive West  
Bainbridge, Ohio 44023

Re: Loan Officer License Application Denial  
Case No. M2006-9992916

Dear Mr. Langos:

The Division intends to deny your loan officer license application. You will find the reason(s) for the denial detailed in the enclosed public notice, which also explains that you have a right to a hearing on the matter if properly requested.

If you wish to request a hearing, the request must be made in writing and the written request must be received in the offices of the Ohio Division of Financial Institutions within thirty (30) days of the date of the mailing of this notice. If you fail to request a hearing within this statutory time period, the Division will issue an order denying your application.

To request a hearing, fill out the enclosed HEARING REQUEST FORM and **MAIL** your request to: Ohio Division of Financial Institutions, Consumer Finance Legal Section, 77 South High Street, 21<sup>st</sup> Floor, Columbus, OH 43215-6120. All hearings will be held in Columbus, Ohio.

Remember, if you wish to contest the Division's decision to deny your loan officer license application, the Division must RECEIVE the enclosed HEARING REQUEST FORM no later than thirty days after the date of this letter. FAXED REQUESTS WILL NOT BE ACCEPTED.

Respectfully,

A handwritten signature in cursive script that reads "Jason K. Wright / APP".

Jason K. Wright  
Consumer Finance Associate Counsel  
Division of Financial Institutions

APP

Enclosures

Certified Mail No. 7005 3110 0001 6475 3331

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

|                              |   |  |
|------------------------------|---|--|
| In the matter of:            | ) | Case No. M2006-9992916   |
|                              | ) |  |
| <b>FRANK S. LANGOS</b>       | ) | <b>Notice of Intent to Deny Loan Officer License Application</b> |
| 18860 Rivers Edge Drive West | ) | &  |
| Bainbridge, Ohio 44023       | ) | <b>Notice of Opportunity for a Hearing</b>                       |
|                              | ) |  |

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**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 accountable for the licensing of individuals as residential mortgage loan officers.

**RESPONDENT**

**FRANK S. LANGOS** ("Respondent") has applied to the Division for a loan officer license. His address of record is 18860 Rivers Edge Drive W., Bainbridge, Ohio 44023, and his date of birth is July 17, 1960. Respondent's employer of record is Richard W. Rose d/b/a Equity Mortgage, 6200 Som Center Road, Suite C26, Solon, Ohio 44139.

**NOTICE OF PROPOSED ACTION**

In accordance with sections 1322.041 and 1322.10 of the R.C., and R.C. Chapter 119, the Division intends to DENY Respondent's loan officer license application.

**BASIS FOR PROPOSED ACTION**

The Division has conducted an investigation of Respondent, pursuant to R.C. 1322.031(B), and has found the following:

In or around 2005, in the Cuyahoga County, Ohio, Court of Common Pleas, Respondent was convicted of three counts of Attempted Nonsupport of Dependents, misdemeanors of the first degree.

As a result of the findings listed above, the Division has determined that:

1. Respondent's actions, as listed above, show that Respondent has not proven that Respondent is honest, truthful, and of good reputation, and that there is no basis in fact for believing that Respondent will not commit another criminal offense involving money or securities. See R.C. sections 1322.031(A)(2) and 1322.041(A)(3).
2. Respondent's actions, as listed above, show 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. See R.C. 1322.041(A)(5).

**NOTICE OF OPPORTUNITY FOR A HEARING ON PROPOSED ACTION**

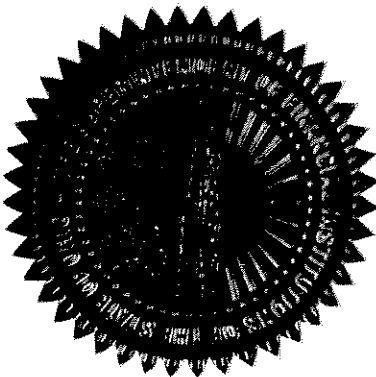
Therefore, pursuant to R.C. Chapters 1322 and 119, Respondent is hereby notified that thirty-one (31) days from the date of the mailing of this Notice, the Superintendent intends to issue an order denying Respondent a loan officer license under the Ohio Mortgage Broker Act.


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: Ohio Division of Financial Institutions, Attn: Jason K. Wright, Consumer Finance Associate Counsel, 77 South High Street, 21<sup>st</sup> 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.

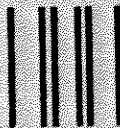
If the Ohio Division of Financial Institutions does not receive a written request for a hearing in its offices within thirty (30) days of the time of the mailing of this Notice, the Superintendent will issue an order denying Respondent a loan officer license.

Signed and sealed this 13<sup>th</sup> day of September 2006.



  
**ROBERT M. GRIESER**  
Deputy Superintendent for Consumer Finance  
Division of Financial Institutions  
Ohio Department of Commerce

UNITED STATES POSTAL SERVICE



First-Class Mail  
Postage & Fees Paid  
USPS  
Permit No. G-10

• Sender: Please print your name, address, and ZIP+4 in this box •

RECEIVED  
DIVISION OF FINANCIAL INSTITUTIONS  
JUN 2 11 AM '93  
Ohio Dept. of Commerce  
Division of Financial Institutions  
77 South High St., 21st. Floor  
Columbus, OH 43215-6120  
Attn: Allyson Porter

NID



**SENDER: COMPLETE THIS SECTION**

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

**Frank S. Langos**  
**18860 Rivers Edge Drive West**  
**Bainbridge, Ohio 44023**

2. Article Number

(Transfer from service label)

7005 3110 0001 6475 3331

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

X *[Signature]*

☐ Agent

☒ Addressee

B. Received by (Printed Name)

*FRANK LANGOS*

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes

If YES, enter delivery address below:

☒ No

3. Service Type

☒ Certified Mail

☐ Express Mail

☐ Registered

☐ Return Receipt for Merchandise

☐ Insured Mail

☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes



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Bob Taft  
Governor

Doug White  
Director

### Hearing Request Form

Case Number: M 2006 - 9992916

Your case number is listed in the upper  
right-hand corner of your Notice

Pursuant to Ohio Revised Code Chapter 119, I request a formal public hearing concerning  
the Division's intention to deny my loan officer license application.

PRINTED Name: FRANK LANGOS

Signature: [Handwritten Signature]

*This form must be RECEIVED by the Division no later than October 13, 2006.*

Mail this COMPLETED form to:  
Ohio Division of Financial Institutions  
Consumer Finance Legal Section  
77 South High Street, 21<sup>st</sup> Floor  
Columbus, OH 43215-6120