

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

In the matter of:)	Case No. 04-0488-LOD
)	
CRYSTAL D. THOMAS)	<u>DIVISION ORDER</u>
1015 Francis Street)	Denial of Loan Officer License Renewal Application
Zanesville, OH 43701)	&
)	Notice of Appellate Rights
)	

Respondent, Crystal D. Thomas ("Respondent"), submitted a loan officer license renewal application to the Division of Financial Institutions ("Division") on April 27, 2004. On December 3, 2004, the Division notified Respondent that it intended to deny her loan officer license renewal application ("Application") because Respondent failed to comply with R.C. 1322.052 by not completing at least six hours of continuing education during the 2003 calendar year.

Respondent requested an administrative hearing, which was held on January 24, 2005. Respondent failed to appear. A Report and Recommendation ("Report") was filed with the Division on March 7, 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. As a result, the Division makes the following findings and conclusions. Any finding and/or conclusion not specifically addressed below is approved, adopted, and incorporated herein. (The Hearing Examiner's Report and Recommendation is attached).

Paragraph 3 on page 1 of the Report and Recommendation states that the hearing took place on January 24, 2004. This is a typographical error, as the hearing took place on January 24, 2005, not 2004. Paragraph 3 on page 1 is modified to reflect the change.

Upon consideration of the record, the Division hereby adopts the hearing officer's recommendation and denies the loan officer license renewal application of Crystal D. Thomas.

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 31st day of August 2006.

ROBERT M. GRIESER

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