

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

In the matter of:)	Case No. 04-0294-LOD
)	
LISA M. WOJCIK)	<u>DIVISION ORDER</u>
782 East Hineshill Road)	Approval of Loan Officer License Renewal Application
Hudson, Ohio 44236)	&
_____)	Notice of Appellate Rights

Respondent, Lisa M. Wojcik, submitted her loan officer license renewal application (“Renewal”) for 2003 to the Division of Financial Institutions (“Division”) on April 14, 2003. On April 1, 2004, the Division notified Respondent that it intended to deny her Renewal because: (1) she failed to complete at least six hours of continuing education during the calendar year preceding her renewal application; and (2) because her character and general fitness did not command the confidence of the public and warrant the belief that her 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 July 13, 2004. A Report and Recommendation (“Report”) was filed with the Division on August 30, 2004, recommending that the Division grant Respondent’s Renewal. 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 approves the Respondent’s loan officer license renewal application.

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 2nd day of May 2006.

ROBERT M. GRIESER

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