

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

In the matter of:	)	Case No. 04-0369-LOD
	)	
<b>RONALD E. FIELDS, JR.</b>	)	<b><u>DIVISION ORDER</u></b>
1725 Cordell Avenue	)	<b>Denial of Loan Officer License Application</b>
Columbus, Ohio 43219-1048	)	<b>&amp;</b>
<hr/>	)	<b>Notice of Appellate Rights</b>

Respondent, Ronald E. Fields, Jr., submitted a loan officer license application (“Application”) to the Division of Financial Institutions (“Division”) on November 14, 2002, and again on June 24, 2003. On April 15, 2004, the Division notified Respondent that it intended to deny his Application, due to his failure to disclose his previous convictions in response to a question regarding his prior criminal record. As a result, the Division found that: (1) Respondent violated R.C. 1322.07(A) by failing to disclose his convictions on his Application; (2) he violated R.C. 1322.07(B) by making a false statement of a material fact or by omitting a statement required on the licensing application; (3) he violated R.C. 1322.07(C), which prohibits an applicant from engaging in improper or dishonest conduct; (4) Respondent has not proven that he is honest, truthful and of good reputation, and there is no basis in fact for believing that he will not commit another criminal offense involving drug trafficking or any criminal offense involving money or securities; and (5) his character and general fitness do not 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 R.C. 1322.01 to 1322.12 – the Ohio Mortgage Broker Act.

Respondent requested an administrative hearing which was held on July 26, 2004. A Report and Recommendation (“Report”) was filed with the Division on January 5, 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 Ronald E. Fields, Jr.

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 13<sup>th</sup> day of September 2006.

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**ROBERT M. GRIESER**

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