

Bob Taft
Governor

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

Doug White
Director

In the matter of:)	Case No. 03-LO-D-34-35
)	
LINDA D. TREADWELL)	<u>DIVISION ORDER</u>
14416 Kennerdown Avenue)	Denial of Loan Officer License Application
Maple Heights, Ohio 44137)	&
)	Notice of Appellate Rights
)	

Respondent, Linda D. Treadwell ("Respondent"), submitted a loan officer license application to the Division of Financial Institutions ("Division") on July 9, 2002. On April 30, 2003, the Division notified Respondent that it intended to deny her loan officer license application ("Application") because: (1) in or around 1976, in the Cuyahoga County Court of Common Pleas, Ohio, Respondent pleaded guilty to and was convicted of grand theft; (2) in or around 1976, in the Cuyahoga County Court of Common Pleas, Ohio, Respondent pleaded guilty to the offense of forgery; (3) in or around 1976 in Erie, Pennsylvania, Respondent pleaded guilty to the offense of receiving stolen property; (4) in or around 1994, in the Cuyahoga County Court of Common Pleas, Ohio, Respondent pleaded guilty to and was convicted of felony drug abuse; (5) in or around 1994, in the Cuyahoga County Court of Common Pleas, Ohio, Respondent pleaded guilty to and was again convicted of felony drug abuse; (6) in or around 2001, in the Garfield Heights Municipal Court, Ohio, Respondent was convicted of furnishing false information to a law enforcement officer, a first degree misdemeanor; (7) in or around 1997, in the Cuyahoga County Court of Common Pleas, Ohio, Respondent pleaded guilty to possession of drugs; (8) Respondent attested in a sworn statement that information Respondent provided on a license application was truthful, knowing that the information Respondent provided was false; (9) Respondent provided untruthful information to the State of Ohio, Department of Commerce,

Division of Financial Institutions in violation of R.C. 1322.07(A) and (B); (10) per R.C. sections 1322.031(A)(2) and 1322.041(A)(3), Respondent has not proven that she is honest, truthful, and of good reputation, and that there is no basis in fact for believing that she will not commit another criminal offense involving theft or any criminal offense involving money or securities; and (11) because 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.

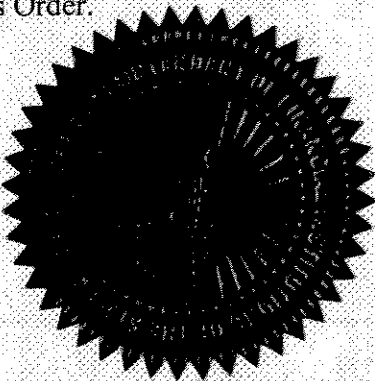
Respondent requested an administrative hearing, which was held on July 22, 2003. A Report and Recommendation ("Report") was filed with the Division on May 22, 2006, recommending that the Division deny Respondent's Application. No objections were filed.

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 Linda D. Treadwell.

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 7th day of July 2006.

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

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**STATE OF OHIO
DEPARTMENT OF COMMERCE
DIVISION OF FINANCIAL INSTITUTIONS**

REPORT AND RECOMMENDATION OF HEARING OFFICER

IN THE MATTER OF Linda D. Treadwell

**Ohio Department of Commerce, Division of Financial Institutions
Case Number: 03-LO-D-34-35**

FINDINGS OF FACT

1. On or about July 9, 2002, Linda Treadwell ("Respondent" herein) submitted an application (the "Application" herein) to the Ohio Department of Commerce, Division of Financial Institutions (the "Division" herein) for licensing as a loan officer as defined in Chapter 1322 of the Ohio Revised Code. A copy of the Application is attached and incorporated as Exhibit A.
2. On or about April 30, 2003, the Division notified Respondent that it intended to deny the Application and provided Respondent with timely notice of opportunity for a hearing in accordance with the Ohio Administrative Procedure Act, Chapter 119, Ohio Revised Code (the "Notice"). A copy of the Notice is attached and incorporated as Exhibit B herein. The Division Order charged that Respondent failed to meet the certain designated requirements for licensing contained in Chapter 1322 of the Ohio Revised Code, and cited the circumstances as described in the Notice.
3. In response to the Notice, Respondent requested a hearing and, in response to that request, a hearing was held (the "Hearing" herein) at the Vern Riffe Center for Government and the Arts on July 22, 2003. At the Hearing, the Division was represented by Assistant Attorney General Daniel P. Jones, Esq., and Respondent was represented by Ian N. Friedman, Esq..
4. As of the date of the Notice, Respondent was employed by 1st Metropolitan Mortgage Co..

CONCLUSIONS OF LAW

1. That the conduct of the Respondent established a statutory rationale for denying the Application of the Respondent based on the cited provisions of Chapter 1322 of the Ohio Revised Code.
2. That the documentation presented by the Division established a sufficient and reasonable basis for the Division to deny Respondent's Application for licensing as a loan officer.
3. That the information and documentation available to the Division prior to the hearing established a statutory rationale under Chapter 1322 of the Ohio Revised Code for the denial of Respondent's Application, and the record of the Hearing supports that denial.

DISCUSSION

The Hearing was held at Respondent's request pursuant to the Notice.

At the Hearing, Respondent and the Division stipulated to admission of the Division's exhibits, including the Notice which references Respondent's various criminal convictions as described therein. (Tr. Page 21)

The Division alleges in the Notice that Respondent's failure to disclose the various criminal convictions referenced in the Notice is a violation of Ohio Revised Code section 1322.07 and that Respondent's criminal record, together with the fact that Respondent failed to disclose certain criminal convictions, adversely impacts the character and general fitness of the Respondent under Ohio Revised Code section 1322.041(A)(5). The Division further alleges that the convictions referenced in the Notice include conviction of crimes specifically cited in Ohio Revised Code sections 1322.031(A)(2) and 1322.041(A)(3), thereby requiring Respondent to overcome the statutory presumptions set forth therein by a preponderance of the evidence.

At the Hearing Respondent presented as evidence a number of purported written testimonials and various documents which were not subject to review as to authenticity or cross-examination. Respondent presented her own testimony, as well as testimony of Mr. Mark Kellogg (a co-worker at 1st Metropolitan Mortgage; Tr. Page 40); Ms. Ebony Hudson (a customer and friend; Tr. 162, 163); and Ms. Christine Owens (a self-described "best friend" of Respondent; Tr. Page 80). Two of Respondent's minor children also testified. The testimony of each of the foregoing can be generally characterized as being (i) in support of the Respondent with respect to the standards set forth in Ohio Revised Code Sections 1322.041(A)(3) to overcome the presumptions set forth therein by a preponderance of the evidence; and (ii) in support of Respondent's assertion that Respondent's character and general fitness command the confidence of the public and warrant the belief that the business will be operated honestly and fairly as required by Ohio Revised Code section 1322.041(A)(5); and to contradict the assertions of the Superintendent that the failure to disclose the various criminal convictions constitutes a violation of Ohio Revised Code section 1322.07.

Section 1322.041(A)(3) provides that the Superintendent shall issue a loan officer license if, inter alia, the applicant has not been convicted of, or pleaded guilty to, certain enumerated offenses listed in Ohio Revised Code section 1322.031(A)(2). In the event that an applicant has, in fact,

been convicted of one of the enumerated offenses, the burden shifts to the applicant to prove, by a preponderance of the evidence, that the applicant's activities and employment record since the conviction(s) show that the applicant is honest, truthful, and of good reputation and there is no basis in fact for believing that the applicant will commit such an offense again. Respondent has, in fact, been convicted of certain of the crimes enumerated in Ohio Revised Code section 1322.031(A)(2). (Tr. Page 21)

The history of Respondent's criminal convictions begins in the 1970's and continues until 2001, spanning nearly 30 years and evidencing a troubling ongoing pattern. That history cannot be ignored nor can it be viewed in a vacuum, and it forms a basis for concern that while there may be interludes between such activities they in fact appear to evidence a trend. The only testimony provided by Respondent (in addition to Respondent's own testimony) was from two personal friends, a co-worker, and Respondent's own children. There were no witnesses present and available for examination as to the written testimonials submitted by Respondent at the Hearing.

Therefore, in light of the long history of convictions and the nature of the convictions, and the limited objective evidence presented at the Hearing to overcome the statutory presumption, Respondent has failed to present evidence sufficient to meet the statutory burden set forth by the legislature in Ohio Revised Code sections 1322.031(A)(2) and 1322.041(A)(3).

Section 1322.041(A)(5) of the Ohio Revised Code states that the Superintendent shall issue a loan officer license if the Superintendent finds that the applicant's character and general fitness command the confidence of the public and warrant the belief that the business will be operated honestly and fairly in compliance with stated provisions of Ohio law.

The Act provides that the Superintendent is charged with regulation and oversight of mortgage brokers and loan officers in the State of Ohio, and part of the Superintendent's consideration in that regard relates to the character and general fitness of the Respondent and the ability of the Respondent to command the confidence of the public as set forth in subsection 1322.041(A)(5) of the Ohio Revised Code. That provision requires that the Superintendent issue a loan officer license if, among things, Respondent's character and general fitness (1) command the confidence of the public and (2) warrant the belief that the business will be operated honestly and fairly in compliance with applicable law. These standards require subjective analysis, and the General Assembly has decided that it is appropriate that the Superintendent undertake a determination, based on industry and regulatory experience, as to whether an applicant's character and fitness enable the applicant to meet the referenced requirements. See *Leon v. Ohio Bd. Of Psychology*, 63 Ohio St. 3d 683, 1992 Ohio 105, 590 N.E. 2d 1223 (1992). See also *Lorain City Bd. Of Edn. v. State Emp. Relations Bd.*, 40 Ohio St. 3d 257, 533 N.E. 2d 264 (1988).

Again we have only Respondent's personal testimony, that of a co-worker, that of two personal friends, and that of Respondent's two minor children in support of the statutory factors considered in Ohio Revised Code section 1322.041(A)(5). The testimony has somewhat limited value in light of the limited objectivity of the witnesses, and the testimonials likewise have very limited value in view of the fact that there was no way to ascertain the authenticity of the testimonials or to cross-examine the putative authors. Therefore, in light of the facts and the limited probative evidence presented at the Hearing, there is support for the assertion by the

Division that Respondent's character and fitness are not consistent with the requirements of Ohio Revised Code section 1322.041(A)(5).

At the Hearing, Respondent testified that the failure to disclose all of the criminal convictions pursuant to question five of the Application was not intended to mislead the Division (Tr. Page 108, 130, 132, 133) and resulted from inaccurate information with regard to the requirements of the application process provided to Respondent by others. (Tr. Page 126 through 130) However, with the exception of Respondent's legal counsel, those alleged to have provided the inaccurate information to Respondent were not present for examination by the Division. Respondent further testified that Respondent failed to disclose the 2001 criminal conviction due to a misunderstanding regarding the necessity of disclosing criminal misdemeanor convictions. (Tr. Page 132)

Chapter 1322 of the Ohio Revised Code does not provide that Respondent's intent or understanding is a determining factor, or a defense, to failure to provide complete disclosure to the Division as required by the Application, or that misplaced reliance on information provided by others excuses compliance.

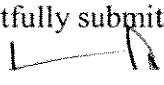
Respondent's failure to disclose the prior criminal convictions as required by the Application may be construed as being false, misleading, and dishonest with respect to Respondent's required disclosures. There is therefore support for the assertion by the Division that Respondent violated subsections (A) and (B) of Ohio Revised Code section 1322.07 in providing information which could be construed as false, misleading, and dishonest in conjunction with the Applications. Again, the relevant statutory provision does not provide for a defense or excuse of mistake, misunderstanding, or intent.

Therefore, in light of (a) Respondent's long history of criminal convictions, including convictions specifically referenced in Ohio Revised Code sections 1322.031(A)(2) and 1322.041(A)(3); (b) Respondent's failure to disclose the referenced criminal convictions as required by the Application, and (c) the lack of sufficient objective evidence (i) to meet Respondent's statutory "preponderance of the evidence" obligation under Ohio Revised Code section 1322.041(3); (ii) to meet Respondent's statutory "character and general fitness" test under Ohio Revised Code section 1322.041(A)(5); and (ii) to contradict the Superintendent's assertions under Ohio Revised Code section 1322.07, Respondent has failed to provide evidence sufficient to overcome the Superintendent's findings under Ohio Revised Code sections 1322.041(A)(3), 1322.041(A)(5) and 1322.07(A) and (B) as asserted in the Notice.

RECOMMENDATIONS

For the reasons set forth herein and based upon the testimony and evidence presented at the Hearing, it is hereby recommended that the referenced Application be denied.

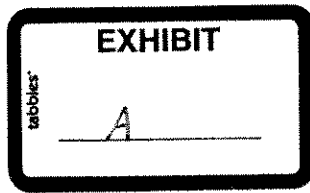
Respectfully submitted,



Jeffery E. Smith, Hearing Examiner

19 May 2006

Date



Name: Frist Metropolitan
Branch #: OH-25

Loan Officer Application
Ohio Mortgage Broker Act
Ohio Revised Code Chapter 1322
Ohio Administrative Code Chapter 1301:8-7
(Print or type using black or blue ink.)

CHECK NO 3473594684
AMOUNT 166
DATE 7/9/02
REC. BY MC

1. Company Name: 1st Metropolitan Mortgage Co Company Number: 8021082/009892
(Mortgage Broker Registrant) (Office Use Only)

2. Loan Officer:
Name: LINDA TREADWELL
First MI Last
Address: 14416 KENNERDOWN AVE MAPLEHILLS OH 44137
Residence Address City State Zip
Date of Birth: 12-31-53 Social Security Number: _____
Driver License or State ID Number RL002010 Issuing State: OHIO
Home Telephone Number: 216-662-3735 Fax Number: 216-587-4696

Has your name ever been legally changed? Yes ☐ No ☒
If yes, attach a certified copy of the name change order(s).

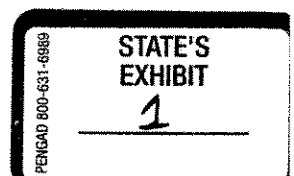
Have you ever used or been known by any other name? Yes ☒ No ☐
If the answer is yes, furnish details.
I was arrested May, 1994 under Linda Williams
for Drug Abuse

3. Will you hold any other job (including self-employment) while you are employed as a mortgage loan officer? Yes ☐ No ☒
If the answer is yes, furnish details.

4. Have you or has any company for which you have been an officer, or more than 5% owner or director, ever had a license, certificate, approval to conduct business, or otherwise, canceled, suspended, revoked, fined or refused to be renewed by any court or regulatory agency in this state or any other state? Yes ☐ No ☒
If the answer is yes, furnish details.

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Name: First Metropolitan NA
Branch #: OH-25

5. Have you or has any company for which you have been an officer, or more than 5% owner or director, ever been convicted of or pleaded guilty to any criminal offense including, but not limited to, theft, receiving stolen property, embezzlement, forgery, fraud, passing bad checks, money laundering, or drug trafficking, or any criminal offense involving money or securities?

If the answer is yes, furnish details.

Yes ☒ No ☒

May 1994 - Drug Abuse - Since then I am a Certified
Jan 1997 - Drug Abuse - Federal substance Abuse Counselor
with the State of Ohio.

6. Have you or has any company for which you have been an officer, or more than 5% owner or director, ever been subject to any adverse judgment for conversion, embezzlement, misappropriation of funds, fraud, misfeasance or malfeasance, or breach of fiduciary duty?

If the answer is yes, furnish details.

Yes ☐ No ☒

7. Have you filed for personal bankruptcy or have you ever been a director, an officer, or more than 5% shareholder, a partner or a joint venturer in any business enterprise which has been insolvent or filed for protection from its creditors?

If the answer is yes, furnish details.

Yes ☐ No ☒

8. The applicant must submit a fingerprint background check as part of the application.
(Please refer to page 6 of this application for instructions on completing the background verification.)

ATTESTATION

State of Ohio

Ss.

County of Cuyahoga

Being first duly cautioned, I hereby swear or affirm that I have completed the foregoing Loan Officer Application fully and frankly. The answers are complete and true of my own knowledge.

LINDA TREADWELL
Loan Officer Applicant PRINTED Name

Loan Officer Applicant SIGNATURE

Subscribed and sworn to or affirmed before me this 25th day of June, 2008

Seal or stamp must be affixed to original

CHRISTINE OWEN
Notary Public PRINTED Name

Notary Public SIGNATURE

My Commission Expires _____

Certificate of Employment

(This form must be completed by the Operations Manager designated under the Mortgage Broker Act, pursuant to R.C. 1322.03.)

In the Matter of the Application of LINDA TREADWELL (full legal name)
to apply for a license as a Loan Officer under the Ohio Mortgage Broker Act.

Mortgage Broker Information

Registration Number: MB - 4280

Name of Company: 1st Metropolitan Mortgage Co

Address: 3044 North Central Avenue
(Street)

Chicago Illinois 60634 Cook
(City) (State) (Zip) (County)

Telephone Number: (478) 475-5700 Fax Number: (478) 471-8252

Contact Person: William D. Warren

ATTESTATION

I CERTIFY that Linda Treadwell
(Applicant First Name) (Middle Name) (Last Name)

will be employed by the above listed Mortgage Broker upon issuance of his/her mortgage loan officer license.

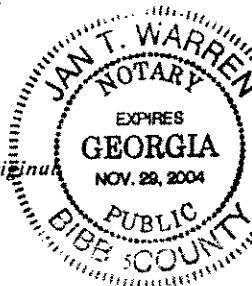
State of Georgia Ss.
County of Bibb

Being first duly cautioned, I hereby swear or affirm that I have completed the foregoing Certificate of Employment fully and frankly. The answers are complete and true of my own knowledge.

Subscribed and sworn to or affirmed before me this 8 day of July, 2002.

Terry E. Meland
Operations Manager PRINTED Name

[Signature]
Operations Manager SIGNATURE



Jan T. Warren
Notary Public PRINTED Name

Jan T. Warren
Notary Public SIGNATURE

My Commission Expires 11-29-04

Seal or stamp must be affixed to original

Loan Officer Application

Ohio Mortgage Broker Act
Ohio Revised Code Chapter 1322
Ohio Administrative Code Chapter 1301:8-7

Name: First Metropolitan Bank
Branch # 44-25

In the Matter of the Application of

LINDA TREADWELL (full legal name)

to apply for a license as a Loan Officer in compliance with the Ohio Mortgage Broker Act.
Ohio Revised Code Chapter 1322 and Ohio Administrative Code Chapter 1301:8-7.

I hereby make Application for a license as a Loan Officer in Ohio, pursuant to the Ohio Mortgage Broker Act. In conformity therewith, I am submitting the following (check each item being submitted) by mailing those items checked to the Division of Financial Institutions:

- ☒ (1) One original properly executed Certificate of Employment completed by the Mortgage Broker with whom the Applicant is or will be exclusively employed as a loan officer;
- ☒ (2) One original Mortgage Loan Officer License Application, properly executed;
- ☒ (3) A fingerprint identification card or an Applicant will submit to NBCI background check;
- ☒ (4) A nonrefundable application fee in the amount of \$100, by check or money order made payable to the Department of Commerce, Division of Financial Institutions.

I have read the Ohio Mortgage Broker Act, codified in Revised Code Chapter 1322, and the rules relating thereto, found in Ohio Administrative Code Chapter 1301:8-7, which pertain to mortgage brokering in Ohio. I understand that it is a crime to act as a loan officer in Ohio without first having **obtained a license** from the Superintendent of Financial Institutions for the Department of Commerce. I further understand that submission of my application materials does not authorize me to act as a loan officer; rather, I must first be **issued a license** by the Superintendent to act as a mortgage loan officer in Ohio.

I also understand that if I am issued a mortgage loan officer license, that license, or the authority granted under that license, is not assignable and cannot be franchised by contract or by any other means. I realize that if I am granted a license, I have ninety days from the date the license is issued to successfully complete an examination approved by the Superintendent. If I fail to do so, my license will automatically terminate.

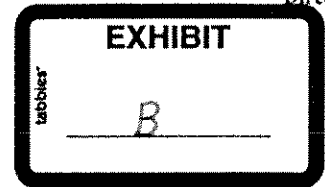
[Signature]
Signature of Applicant

6/25/02
Date

Bob Taft
Governor

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

Lt. Governor Jennette Bradley
Director



In the matter of:) Case No. 03-LO-D-34-35
)
LINDA DENISE TREADWELL) **Notice of Intent to Deny Loan Officer License**
14416 Kennerdown Avenue) &
Maple Heights, Ohio 44137) **Notice of Opportunity for a Hearing**
)

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

LINDA DENISE TREADWELL ("Respondent") has applied to the Division for a loan officer license. Her address of record is 14416 Kennerdown Avenue, and her date of birth is December 31, 1953. Respondent's employer of record is 1st Metropolitan Mortgage Co., located at 3044 North Central Avenue, in Chicago, Illinois.

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 a loan officer license.

BASIS FOR PROPOSED ACTION

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

1. In or around 1976, in the Cuyahoga County Court of Common Pleas, Ohio, Respondent pleaded guilty to and was convicted of GRAND THEFT. (Case No. CR20990)
2. In or around 1976, in the Cuyahoga County Court of Common Pleas, Ohio, Respondent pleaded guilty to the offense of FORGERY. (Case No. CR21871)
3. In or around 1976, in Erie, Pennsylvania, Respondent pleaded guilty to the offense of RECEIVING STOLEN PROPERTY.
4. In or around 1994, in the Cuyahoga County Court of Common Pleas, Ohio, Respondent, then known as Linda Weems, pleaded guilty and was convicted of a felony offense of DRUG ABUSE. (Case No. CR304348)
5. In or around 1994, in the Cuyahoga County Court of Common Pleas, Ohio, Respondent, then known as Linda Williams, pleaded guilty to and was convicted of felony DRUG ABUSE. (Case No. CR306979)



6. In or around 2001, in the Garfield Heights Municipal Court, Ohio, Respondent was convicted of FURNISHING FALSE INFORMATION TO A LAW ENFORCEMENT OFFICER, a misdemeanor of the first degree. (Case No. CRB0100247)
7. In or around 1997, in the Cuyahoga County Court of Common Pleas, Ohio, Respondent pleaded guilty to POSSESSION OF DRUGS. (Case No. CR345093)
8. Respondent violated R.C. 1322.07(A) and 1322.07(B) by failing to fully disclose the criminal offense(s) listed in the paragraph(s) above on his/her loan officer license. R.C. 1322.07(A) prohibits an applicant for a loan officer license from "[o]btain[ing] a *** license through any false or fraudulent representation of a material fact or any omission of a material fact required by state law, or [from] making any substantial misrepresentation in any *** license application[.]" R.C. 1322.07(B) prohibits an applicant for a loan officer license from "[m]ak[ing] false or misleading statements of a material fact, omissions of statements required by state law[.]"

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

1. Respondent has not proven that he/she is honest, truthful, and of good reputation, and that there is no basis in fact for believing that he/she will not commit another criminal offense involving theft, receiving stolen property, embezzlement, forgery, fraud, passing bad checks, money laundering, or drug trafficking, or any criminal offense involving money or securities. See R.C. sections 1322.031(A)(2) and 1322.041(A)(3).
2. 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: Amanda Axtell, Esq., 77 South High Street, 21st 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 30th day of April, 2003.


ROBERT M. GRIESER

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