

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

In the matter of: ) Case No. 04-0092-LOD  
)  
PHILLIP A. HENDERSON, JR. ) **DIVISION ORDER**  
6900 Sleger )  
Cincinnati, Ohio 45237 ) **TERMINATION of Notice of Intent to Deny**  
) **Loan Officer License Application**  
)

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WHEREAS, the Ohio Department of Commerce, by and through the Superintendent of the Division of Financial Institutions ("Division"), on January 22, 2004, issued Phillip A. Henderson, Jr. ("Respondent") a Notice of the Division's intent to deny Respondent's loan officer license application; and

WHEREAS, Respondent requested a hearing which was held on June 10, 2004, and the Hearing Officer filed her Report and Recommendation on September 20, 2004 finding that the Division did not procedurally comply with R.C. 119.07 in that the Division failed to serve Respondent's attorney with a copy of the Notice of the Division's intent to deny;

The Division finds that the January 22, 2004 Notice of the Division's intent to deny the loan officer license application is invalid pursuant to R.C. 119.07;

The Division hereby terminates the January 22, 2004 notice.

IT IS SO ORDERED.

**NOTICE OF RIGHT TO APPEAL**

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 29<sup>th</sup> day of June 2006.

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**ROBERT M. GRIESER**

Deputy Superintendent for Consumer Finance  
Division of Financial Institutions