

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

In the matter of:	)	Case No. M2008-452
	)	
<b>ROLAND LENOIR, JR.</b>	)	<b><u>DIVISION ORDER</u></b>
6306 Fairhurst Avenue, Apt. 4	)	<b>Denial of Loan Officer License</b>
Cincinnati, OH 45213	)	<b>&amp;</b>
	)	<b>Notice of Appellate Rights</b>
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Respondent, Roland Lenoir, Jr. ("Respondent"), held a mortgage broker loan officer license ("License") issued by the Division of Financial Institutions ("Division") during calendar year 2004. On September 22, 2008, the Division issued Respondent a Notice of Intent to Deny Loan Officer License Application & Notice of Opportunity for a Hearing for failure to fulfill the 2004 continuing education requirement in R.C. 1322.052.

An administrative hearing was held on November 25, 2008. Respondent failed to appear. A Report and Recommendation was filed with the Division on December 15, 2008, recommending that the Division deny the renewal of Respondent's License until Respondent completes his 2004 continuing education, pays any required fees and charges, and fulfills all other requirements for loan officer licensure. No objections were filed.

In accordance with R.C. 119.09, the Division has considered the record, consisting of the Report, 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. (A copy of the Report is attached).

The Division disapproves the Recommendation on pages 4 and 5 of the Report. The Division denies Respondent's Loan Officer License Application. Respondent may reapply for a license at any time. Upon application, Respondent may remedy his 2004 CE deficiency pursuant to provisions of the Ohio Mortgage Broker Act.

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 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 14<sup>th</sup> day of January, 2009.

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**LEIGH A. WILLIS**

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