

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

In the matter of:	)	Case No. M2006-9993234
	)	
<b>JENIFER J. JAY</b>	)	<b><u>DIVISION ORDER</u></b>
1505 Rydalmount Road	)	<b>Denial of Loan Officer License Renewal Application</b>
Cleveland Heights, Ohio 44118	)	<b>&amp;</b>
	)	<b>Notice of Appellate Rights</b>
	)	

---

Respondent, Jenifer J. Jay ("Respondent"), held a mortgage broker loan officer license issued by the Division of Financial Institutions ("Division") during calendar year 2005. On December 12, 2006, the Division notified Respondent that it intended to deny her loan officer license renewal application ("Application") because: (1) Respondent failed to comply with the 2005 continuing education requirement set forth in R.C. 1322.052; and (2) because Respondent failed to comply with R.C. 1322.052, the Division has the authority to refuse to renew Respondent's loan officer license pursuant to R.C. 1322.10(A)(1)(a).

Respondent requested an administrative hearing, which was held on February 7, 2007. Respondent did not appear. A Report and Recommendation ("Report") was filed with the Division on April 2, 2007, 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, the transcript of testimony and exhibits, as well as all applicable laws. (The Report is attached). Following its review of the record, the Division hereby adopts the hearing officer's recommendation and denies the Application of Jenifer J. Jay.

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 15th day of June 2007.

---

**RICHARD F. KECK**

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