

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

In the matter of:)	Case No. M2006-9992893
)	
CRAIG L. GABRIEL)	<u>DIVISION ORDER</u>
2411 Ottello Avenue)	Approval of Loan Officer License Application
Dayton, OH 45414)	&
)	Notice of Appellate Rights
)	

Respondent, Craig L. Gabriel ("Respondent"), submitted a loan officer license application ("Application") to the Division of Financial Institutions ("Division") on March 1, 2006. On July 13, 2006, the Division notified Respondent that it intended to deny his Application because: (1) In or around 1987, in Miami County Municipal Court, Ohio, Respondent was convicted of unauthorized use of property; (2) per R.C. sections 1322.031(A)(2) and 1322.041(A)(3), Respondent has not proven that he is honest, truthful, and of good reputation, and that there is no basis in fact for believing that he will not commit another unauthorized use of property offense or any criminal offense involving money or securities; and (3) 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 R.C. sections 1322.01 to 1322.12, the Ohio Mortgage Broker Act.

Respondent requested an administrative hearing, which was held on November 30, 2006. A Report and Recommendation ("Report") was filed with the Division on January 2, 2007, recommending that the Division grant 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. (A copy of the Report is attached hereto). Following its review of the record, the Division hereby adopts the hearing officer's recommendation, as Respondent has met his burden. Therefore, the Division approves the loan officer license application of Craig L. Gabriel.

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 16th day of February 2007.

RICHARD F. KECK

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