

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

In the matter of:)	Case No. M2007-39
)	
BRADLEY D. REAUME)	<u>DIVISION ORDER</u>
5023 Adella Street)	Approval of Loan Officer License Application
Toledo, Ohio 43613-2701)	&
)	Notice of Appellate Rights
)	

Respondent, Bradley D. Reaume ("Respondent"), submitted a loan officer license application ("Application") to the Division of Financial Institutions ("Division") on December 29, 2006. On April 30, 2007, the Division notified Respondent that it intended to deny his Application because: (1) in or around 2005, in the Toledo, Ohio, Municipal Court, Respondent pleaded guilty to and was convicted of Attempt to Commit an Offense; (2) in or around 2006, in the 2A District Court, of Lenawee County, Michigan, Respondent was convicted of Use of a Controlled Substance; 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. 1322.01 to 1322.12 – the Ohio Mortgage Broker Act.

Respondent requested an administrative hearing, which was held on August 17, 2007. A Report and Recommendation ("Report") was filed with the Division on September 10, 2007, recommending that the Division approve 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 hereto.) Following its review of the record, the Division hereby adopts the hearing officer's recommendation and approves the loan officer license application of Bradley D. Reaume.

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 29th day of October 2007.

LEIGH A. WILLIS

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