

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

In the matter of:)	Case No. 05-0041-LOD
)	
GINA R. CAYSON)	<u>DIVISION ORDER</u>
15219 Maple Park Drive, #10)	Denial of Loan Officer License Application
Maple Heights, OH 44137)	&
)	Notice of Appellate Rights
)	

Respondent, Gina R. Cayson (“Respondent”), submitted a loan officer license application (“Application”) to the Division of Financial Institutions (“Division”) on March 7, 2005. On May 12, 2005, the Division notified Respondent that it intended to deny her Application. On May 25, 2005, in an amended notice, the Division again notified Respondent that it intended to deny her Application because: (1) In or around 1999, in the Cuyahoga County Court of Common Pleas, Cuyahoga County, Ohio Respondent pleaded guilty and was convicted of unauthorized use of a motor vehicle, a theft offense; (2) per R.C. sections 1322.031(A)(2) and 1322.041(A)(3), Respondent has not proven that she is honest, truthful, and of good reputation, and that there is no basis in fact for believing that she will not commit another criminal offense involving theft 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 October 4, 2005. A Report and Recommendation (“Report”) was filed with the Division on January 10, 2006, recommending that the Division deny Respondent's Application. Respondent filed objections on February 9, 2006.

In accordance with R.C. 119.09, the Division has considered the record, consisting of the Report, the transcript of testimony and exhibits, Respondents objections, 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 loan officer license application of Gina R. Cayson.

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 19th day of December 2006.

ROBERT M. GRIESER

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