

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

In the matter of:	)	Case No. M2006-9993329
	)	
<b>PARRISH A. GLOVER</b>	)	<b><u>DIVISION ORDER</u></b>
1515 New Jersey Avenue	)	<b>Denial of Loan Officer License Application</b>
Lorain, OH 44052	)	<b>&amp;</b>
	)	<b>Notice of Appellate Rights</b>
	)	

---

Respondent, Parrish A. Glover ("Respondent"), submitted a loan officer license application to the Division of Financial Institutions ("Division") on July 19, 2005. Respondent's 2005 application was denied in a June 22, 2006 Division Order, which found that Respondent had violated R.C. 1322.07(A), (B), and (C) due to his failure to disclose his criminal history in the 2005 application. On September 18, 2006, Respondent submitted a second loan officer license application ("Application"). On February 1, 2007, the Division notified Respondent that it intended to deny his Application because: (1) in 2005, Respondent attested in a sworn statement that information he provided in the 2005 Application was truthful when it was not; (2) in 2005, Respondent provided untruthful information to the State of Ohio, Department of Commerce, Division of Financial Institutions; (3) in 2006, Respondent attested in a sworn statement that information he provided in the 2006 Application was truthful when it was not; (4) in 2006, Respondent provided untruthful information to the State of Ohio, Department of Commerce, Division of Financial Institutions; (5) Respondent violated R.C. 1322.07(A) by making a substantial misrepresentation in the 2005 and 2006 Applications; (6) Respondent violated R.C. 1322.07(B) by making a false statement of a material fact or by omitting a statement required by state law in the 2005 and 2006 Applications; (7) Respondent violated R.C. 1322.07(C), which prohibits an applicant from engaging in improper or dishonest conduct; and (8) 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 March 27, 2007. Respondent appeared without counsel. A Report and Recommendation ("Report") was filed with the Division on June 7, 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. 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 paragraphs 15 and 16 on page 7 of the Report.

The interpretation of R.C. 1322.07 in the Report is in error. R.C. 1322.07(A), (B), and (C) do not require a deliberative act for their violation. In contrast to 1322.07(E) and (F), which contain language of intent by use of the term “knowingly,” R.C. 1322.07(A), (B), and (C) do not employ such language. (See *Shehabi v. Ohio Dept. of Comm.* (Feb. 26, 2007), Trumbull C.P. No 2006 CV 1930, unreported). Accordingly, an applicant that fails to carefully read and answer each question in a loan officer application, swears to its veracity, and then files such application with the Division is in violation of R.C. 1322.07(A), (B), and (C) when such answer is patently untrue. Thus, the Division finds that Respondent’s failure to disclose that he had previously, and very recently, been denied a loan officer license violated R.C. 1322.07(A), (B), and (C).

Following its review of the record, the Division hereby adopts the hearing officer’s recommendation. Therefore, the Division denies the loan officer license application of Parrish A. Glover.

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 13<sup>th</sup> day of July 2007.

---

**RICHARD F. KECK**

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