

Ted Strickland  
Governor

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

Kimberly A. Zurz  
Director

In the matter of:

**PRIME PLUS MORTGAGE, INC.**  
275 Regency Drive  
Dayton, OH 45459

) Case No. 05-0012MBD  
)

) **DIVISION ORDER**  
)

) **Denial of Mortgage Broker Certificate of**  
) **Registration Renewal Applications**  
)

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**DIVISION ORDER**

On September 13, 2005, the Division issued Respondent a notice of the Division's intent to deny the 2004 and 2005 renewals of Respondent's mortgage broker certificate of registration due to violation of R.C. 1322.07(A), R.C. 1322.07(B), and R.C. 1322.07(C) and notified Respondent of its right to a hearing on the matter. Respondent requested a hearing, and pursuant thereto, an administrative hearing was held in accordance with Ohio Revised Code Chapter 119 on October 11, 2007.

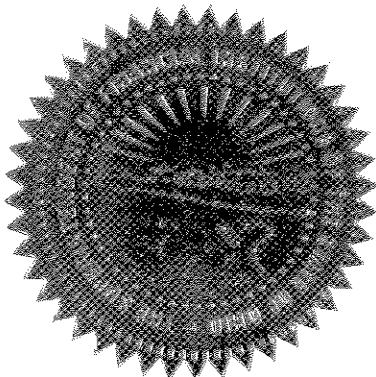
The hearing officer filed his written report and recommendation with the Division on May 1, 2007, recommending that the Division not renew Respondent's mortgage broker certificate of registration pursuant to R.C. 1322.04. A copy of the report and recommendation and a letter explaining Respondent's right to submit written objections to the report was mailed to Respondent via certified mail. Respondent did not file objections.

Upon consideration of the hearing officer's report and recommendation, the Division confirms and approves the recommendation. Accordingly, Respondent's 2004 and 2005 renewal applications for a certificate of registration are hereby denied for its violations of R.C. 1322.07(A), (B) and (C) and because it does not meet the conditions for certificate of registration renewal according to R.C. 1322.04(B)(3).

**NOTICE OF RIGHT TO APPEAL**

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, 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 15<sup>th</sup> day of June, 2007.



A handwritten signature in cursive script, reading "Richard F. Keck".

**RICHARD F. KECK**

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