

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

In the matter of:	)	Case No. M2009-415
	)	
<b>PAUL M. OBER</b>	)	<b>Notice of Intent to Deny Loan Officer License Application</b>
1522 West State Route 296	)	<b>&amp;</b>
Urbana, Ohio 43078	)	<b>Notice of Opportunity for a Hearing</b>
	)	

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**JURISDICTION**

The Ohio Department of Commerce, by and through the Superintendent of the Division of Financial Institutions ("Division"), is charged with the responsibility of administering and enforcing the Ohio Mortgage Broker Act, codified in Ohio Revised Code ("R.C.") Chapter 1322. In accordance therewith, the Division is accountable for the licensing of individuals as residential mortgage loan officers.

**RESPONDENT**

**PAUL M. OBER** ("Respondent") has applied to the Division for a loan officer license. His address of record is 1522 West State Route 296, Urbana, Ohio 43078 and his date of birth is June 1, 1958. Respondent's employer of record is American Mortgage Service Company dba Concord Mortgage Group, 11503 Springfield Pike, 2<sup>nd</sup> Floor, Cincinnati, Ohio 45246.

**NOTICE OF PROPOSED ACTION**

In accordance with sections 1322.041 and 1322.10 of the R.C., and R.C. Chapter 119, the Division intends to DENY Respondent's loan officer license application.

**BASIS FOR PROPOSED ACTION**

The Division has conducted an investigation of Respondent pursuant to R.C. 1322.031(B) and 1322.10(B) and has found the following:

- A. Pursuant to R.C. 1322.041(A) the Division is to issue a license to a loan officer applicant if the Division finds, among other things, that the applicant's character and general fitness 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 sections 1322.01 to 1322.12 of the Revised Code.
- B. R.C. 1301:8-7-21(A) provides that "[i]n determining 'character and general fitness' as those terms are used in division (A)(10) of section 1322.04 of the Revised Code and division (A)(6) of section 1322.041 of the Revised Code, the superintendent of the division of financial institutions shall consider, inter alia, whether the applicant, registrant or licensee... has been found guilty in any court of competent jurisdiction of any felony."
- C. In or around 1997 in the Champaign County Court of Common Pleas, Respondent pleaded guilty to five counts of felony Sexual Battery in violation of R.C. 2907.03 and was sentenced to eight years in prison for the offenses.

As a result of the findings listed above, the Division has determined that Respondent's convictions for five felony convictions shows that 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 the Ohio Mortgage Broker Act. See R.C. 1322.041(A)(6).

**NOTICE OF OPPORTUNITY FOR A HEARING ON PROPOSED ACTION**

Therefore, pursuant to R.C. Chapters 1322 and 119, Respondent is hereby notified that thirty-one (31) days from the date of the mailing of this Notice, the Superintendent intends to issue an order denying Respondent a loan officer license under the Ohio Mortgage Broker Act.

Respondent is further notified, pursuant to R.C. Chapter 119, that Respondent is entitled to a hearing on this matter. If Respondent desires to request a hearing, the request must be made in writing, and must be received in the offices of the Ohio Division of Financial Institutions within thirty (30) days of the time of the mailing of this Notice. Hearing requests should be addressed: Ohio Division of Financial Institutions, Attn: Anthony Siciliano, Consumer Finance General Counsel, 77 South High Street, 21<sup>st</sup> Floor, Columbus, Ohio 43215-6120.

At the hearing, Respondent may appear in person, by Respondent's attorney, or by such other representative as is permitted to practice before the Agency, or Respondent may present its position, arguments, or contentions in writing, and, at the hearing, may present evidence and examine witnesses appearing for and against Respondent.

If the Ohio Division of Financial Institutions does not receive a written request for a hearing in its offices within thirty (30) days of the time of the mailing of this Notice, the Superintendent will issue an order denying Respondent a loan officer license.

Signed and sealed this 12<sup>th</sup> day of August, 2009.

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**LEIGH A. WILLIS**

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