

Ted Strickland  
Governor

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

Kimberly A. Zurz  
Director

In the matter of:	)	Case No. M2007-650
	)	
<b>CHRISTIAN LAMBRIGHT</b>	)	<b><u>DIVISION ORDER</u></b>
3866 Habitat Drive, Apt. B	)	<b>Revocation of Loan Officer License</b>
Columbus, OH 43228	)	<b>&amp;</b>
	)	<b>Notice of Appellate Rights</b>

---

On or around October 19, 2007, the Division of Financial Institutions issued notice to Christian Lambright ("Respondent") that the Division intended to revoke his loan officer license because: 1.) in or around 1997, in the Franklin County, Ohio, Court of Common Pleas, Respondent pled guilty to one count of theft, a first-degree misdemeanor; 2.) in 2006, in the two loan officer license applications ("Applications") Respondent submitted to the Division, Respondent failed to disclose his criminal history despite being required to do so in the Applications and after attesting that the Applications were complete and truthful; 3.) Respondent's failure to truthfully disclose his criminal history in the Applications he submitted to the Division violated R.C. 1322.07(A), (B), and (C); 4.) 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 per R.C. 1322.041(A)(6); 5.) as Respondent has violated R.C. 1322.07(A), (B), and (C) and fails to meet the character and fitness requirements of R.C. 1322.041(A)(6) and (B)(3), Respondent's loan officer license should be revoked pursuant to R.C. 1322.10(A)(1)(a); and as Respondent has been convicted of a theft offense as described in R.C. 1322.031(A)(2), Respondent does not meet the requirements for loan officer licensure or renewal pursuant to R.C. 1322.041(A)(3) and (B)(3) and, therefore, should be revoked pursuant to R.C. 1322.10(A)(1)(b).

Respondent requested an administrative hearing, which was originally scheduled for December 3 2007 and continued on the Division's own motion to December 14, 2007. On December 14, 2007, Respondent requested a continuance via a telephone conference with the hearing officer so that he could obtain counsel. The hearing was rescheduled for and held on January 4, 2008. Respondent appeared without counsel. A Report and Recommendation

("Report") was filed with the Division on March 4, 2008, recommending that the Division revoke Respondent's Application. (A copy of the Report is attached hereto). 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. (A copy of the Report is attached hereto). Following its review of the record, the Division hereby adopts the hearing officer's recommendation. Therefore, the Division revokes the loan officer license of Christian Lambright.

It is so ordered.

### **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, 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 10<sup>th</sup> day of April, 2008.

---

**LEIGH A. WILLIS**

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