

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

In the matter of:

**KEITH L. TAYLOR**  
9002 Denison Avenue  
Cleveland, Ohio 44102

) Case No. 02-LO-D-50  
)  
) **DIVISION ORDER**  
)  
) **Denial of Loan Officer License Application**  
)

**DIVISION ORDER**

On May 2, 2002, Keith L. Taylor ("Respondent") submitted a loan officer license application to the Division of Financial Institutions ("Division"). On October 2, 2002, the Division issued Respondent a notice of the Division's intent to deny Respondent's application, and notified Respondent of his 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 February 20, 2003.

The hearing officer filed his written report and recommendation with the Division on April 29, 2003, recommending that the Division deny Respondent's application. 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 filed a written objection on May 15, 2003.

Respondent specifically objected to the hearing examiner's finding that "Respondent could not prove that his more recent activities show him to be honest and truthful." In support, Respondent submitted nine character letters and a copy of Respondent's notary public certificate. None of the submissions attached to Respondent's objection were offered at the February 20<sup>th</sup> hearing, and none of the authors testified. Furthermore, none of the authors signed their letter under oath. Accordingly, the additional documents submitted with Respondent's May 15<sup>th</sup> objection have not and will not be considered.

Upon consideration of the hearing officer's report and recommendation and Respondent's objection thereto, the Division confirms and approves the recommendation. Accordingly, Respondent's application for a loan officer license is hereby denied.

**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, 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 11<sup>th</sup> day of June, 2003.

**ROBERT M. GRIESER**

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

