

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

In the matter of:

**CURTIS L. FOSTER**

20216 Butternutt Lane

Warrensville Hts, OH 44128

) Case No. 04-0008-LOD

)

) **DIVISION ORDER**

) **Denial of Loan Officer License Application**

) **&**

) **Notice of Appellate Rights**

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Respondent, Curtis L. Foster (“Respondent”), submitted a loan officer license application to the Division of Financial Institutions (“Division”) on May 2, 2002. On January 22, 2004, the Division notified Respondent that it intended to deny his loan officer license application (“Application”) because: (1) In or around 1984, in the City of East Cleveland Respondent was convicted of Receiving Stolen Property; (2) Respondent attested in a sworn statement that information he provided on a license application was truthful, knowing that the information he provided was false; (3) Respondent provided untruthful information to the State of Ohio, Department of Commerce, Division of Financial Institutions; (4) per R.C. 1322.031(A)(2) and 1322.041(A)(3), Respondent has not proven that he is honest, truthful, and of good reputation, and that there is no basis in fact for believing that he will not commit another criminal offense involving theft or any criminal offense involving money or securities; and (5) because his 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. 1322.01-1322.12—the Ohio Mortgage Broker Act.

Respondent requested an administrative hearing, which was held on November 4, 2004. Respondent failed to appear. A Report and Recommendation (“Report”) was filed with the

Division on July 28, 2005, 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 and Recommendation, the transcript of testimony and exhibits, as well as all applicable laws. (The Hearing Examiner's Report and Recommendation is attached). Following its review of the record, the Division hereby adopts the hearing officer's recommendation and denies the loan officer license application of Curtis L. Foster.

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, 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 17<sup>th</sup> day of March 2006.

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**ROBERT M. GRIESER**

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