

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

In the matter of:	)	Case No. 04-0237-LOD
	)	
<b>DAVID C. TAYLOR, JR.</b>	)	<b><u>DIVISION ORDER</u></b>
12035 Indian Hollow Road	)	
Grafton, Ohio 44044	)	<b>Denial of Loan Officer License Application</b>
	)	

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**DIVISION ORDER**

On May 1, 2002, **DAVID C. TAYLOR, JR.**, ("Respondent") submitted a loan officer license application to the Division of Financial Institutions ("Division"). On January 23, 2004, 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 August 24, 2004.

The hearing officer filed his written report and recommendation with the Division on September 23, 2004, recommending that the Division deny Respondent's application. (See Exhibit A attached to this Division Order) A copy of the report and recommendation and a letter explaining Respondent's right to submit written objections to the report was served Respondent. No objections were filed.

Upon consideration of the hearing officer's report and recommendation, transcript of the hearing, and all applicable laws, the Division confirms and approves the recommendation of the hearing officer with only one modification made to the report and recommendation of the hearing officer. The Division modifies the first sentence of paragraph B on page 2 of the report and recommendation to reflect that the Division issued its notice on January 23, 2004, not May 27, 2004. Accordingly, Respondent's application for a loan officer license is hereby denied.

**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, 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 13<sup>th</sup> day of February 2006.

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**ROBERT M. GRIESER**

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