

**STATE OF OHIO  
DEPARTMENT OF COMMERCE  
DIVISION OF FINANCIAL INSTITUTIONS**

**REPORT AND RECOMMENDATION OF HEARING OFFICER**

**IN THE MATTER OF Michael J. Bombik**

**Ohio Department of Commerce, Division of Financial Institutions  
Case Number: 05-0043-LOD**

**FINDINGS OF FACT**

1. On or about February 23, 2005, Michael J. Bombik ("Respondent" herein) submitted an application (the "Application" herein) to the Ohio Department of Commerce, Division of Financial Institutions (the "Division" herein) for licensing as a loan officer as defined in Chapter 1322 of the Ohio Revised Code. A copy of the Application is attached and incorporated as Exhibit A.
2. On or about May 20, 2005, the Division notified Respondent that it intended to deny the Applications, and, by Division Order, provided Respondent with timely notice of opportunity for a hearing in accordance with the Ohio Administrative Procedure Act, Chapter 119, Ohio Revised Code (the "Notice"). A copy of the Notice is attached and incorporated as Exhibit B herein. The Division Order charged that Respondent failed to meet the certain designated requirements for licensing contained in Chapter 1322 of the Ohio Revised Code, and cited the circumstances as described in the Notice.
3. In response to the Notice, Respondent requested a hearing and, in response to that request, a hearing was held (the "Hearing" herein) at the Vern Riffe Center for Government and the Arts on June 21, 2005. At the Hearing, the Division was represented by Assistant Attorney General James M. Evans, Esq., and Respondent appeared *pro se*.
4. As of the date of the Notice, Respondent was employed by Southeast Financial Services, Inc.

## **CONCLUSIONS OF LAW**

1. That the conduct of the Respondent established a statutory rationale for denying the Application of the Respondent based on the provisions of Chapter 1322 of the Ohio Revised Code.
2. That the documentation presented by the Division established a sufficient and reasonable basis for the Division to deny Respondent's Application for licensing as a loan officer.
3. That the information and documentation available to the Division prior to the hearing established a statutory rationale under Chapter 1322 of the Ohio Revised Code for the denial of Respondent's Application, and the record of the Hearing supports that denial.

## **DISCUSSION**

The Hearing was held at Respondent's request as a result of the Notice.

At the Hearing, Respondent and the Division stipulated to admission of the Division's exhibits, including the Notice which references Respondent's 2000 and 2003 DUI convictions as described therein. (Tr. Page 17)

The Superintendent alleges in the Notice that Respondent's failure to disclose the DUI convictions is a violation of Ohio Revised Code section 1322.07, and further adversely impacts the character and general fitness of the Respondent under Ohio Revised Code section 1322.041(A)(5).

Respondent testified at the Hearing that he failed to disclose the DUI convictions in the Application (Tr. Pages 30, 32, 33, 35)

At the Hearing Respondent presented only his own testimony and that of his prospective supervisor, Mr. Sava, in support of Respondent's general contention that Respondent's character and general fitness command the confidence of the public and warrant the belief that the business will be operated honestly and fairly, and to contradict the assertions of the Superintendent that the failure to disclose the DUI convictions constitutes a violation of Ohio Revised Code section 1322.07, subsections (A) through (C).

Section 1322.041(A)(5) of the Ohio Revised Code states that the Superintendent shall issue a loan officer license if the Superintendent finds 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 stated provisions of Ohio law.

The Act provides that the Superintendent is charged with regulation and oversight of mortgage brokers and loan officers in the State of Ohio, and part of the Superintendent's consideration in that regard relates to the character and general fitness of the Respondent and the ability of the Respondent to command the confidence of the public as set forth in subsection 1322.041(A)(5) of the Ohio Revised Code. That provision requires that the Superintendent issue a loan officer license if, among things, Respondent's character and general fitness (1) command the confidence of the public and (2) warrant the belief that the business will be operated honestly and fairly

incompliance with applicable law. These standards require subjective analysis, and the General Assembly has decided that it is appropriate that the Superintendent undertake a determination, based on industry and regulatory experience, as to whether an applicant's character and fitness enable the applicant to meet the referenced requirements. See *Leon v. Ohio Bd. Of Psychology*, 63 Ohio St. 3d 683, 1992 Ohio 105, 590 N.E. 2d 1223 (1992). See also *Lorain City Bd. Of Edn. v. State Emp. Relations Bd.*, 40 Ohio St. 3d 257, 533 N.E. 2d 264 (1988).

At the Hearing, Respondent testified that the failure to disclose the DUI convictions pursuant to question five of the Application was due to the fact that he "just rifled through it" (Tr. Page 11); thought that the Division was "looking for felonious assault" (Tr. Page 11); had "no intent of dishonesty" (Tr. Page 11); failed to read the statement and gave no thought as to how to respond appropriately (Tr. Page 33); and made a "mistake", with no intent to be "dishonest". (Tr. Page 45) Respondent also testified that he failed to provide his Ohio driver's license number as required by the Application. (Tr. Page 35)

Respondent testified further that it was "hypocritical" of the Division, "unfair", and "disrespectful" of the Division to question Respondent's failure to disclose the DUI convictions under the Application (Tr. Pages 30, 31, 41); and that consideration of his past crimes by the Division with regard to his qualifications as a loan officer was "frivolous" and "very unfair". (Tr. Pages 50, 51)

Mr. Sava testified that he told Respondent that the Division was "looking for felonies" in the Application (Tr. Pages 21, 23, 28, 29), and that as a result perhaps Respondent "tore through that more recklessly". (Tr. Page 21) Mr. Sava also testified that Respondent's uncle is Mr. Sava's "best friend" (Tr. Page 25), and that Mr. Sava also had a DUI conviction in 1991. (Tr. Page 26)

Chapter 1322 of the Ohio Revised Code does not provide that Respondent's intent or understanding is a determining factor, or a defense, to failure to provide complete disclosure to the Division as required by the Applications.

Other than his own testimony and that of his prospective supervisor, Mr. Sava, Respondent presented no evidence or testimony to explain his failure to disclose the DUI convictions in the Application, or his failure to provide his Ohio drivers license information as required by the Application, or to address the statutory factors set forth in Ohio Revised Code section 1322.041(A)(5). There is therefore support for the assertion by the Division that Respondent's character and fitness are not consistent with the requirements of Ohio Revised Code section 1322.041(A)(5).

In addition, Respondent's failure to disclose the DUI convictions and the Ohio drivers license information as required by the Application may be construed as being false, misleading, and dishonest with respect to Respondent's required disclosures. There is therefore support for the assertion by the Division that Respondent violated subsections (A), (B), and (C) of Ohio Revised Code section 1322.07 in failing to adequately disclose the DUI convictions and Respondent's Ohio drivers license information, and in providing information which could be construed as false, misleading, and dishonest in conjunction with the Applications. Again, the relevant statutory provision does not provide for a defense or excuse of mistake, misunderstanding, or intent.

In light of Respondent's failure to disclose the referenced DUI convictions and to provide Ohio drivers license information as required by the Application, and the lack of objective evidence or testimony by Respondent to meet Respondent's statutory "character and general fitness" test and provide evidence to contradict the Superintendent's assertions under Ohio Revised Code section 1322.07, Respondent has failed to provide evidence sufficient to overcome the Superintendent's findings under Ohio Revised Code sections 1322.041(A)(5) and 1322.07(A)-(C).

**RECOMMENDATIONS**

For the reasons set forth herein, it is hereby recommended that the referenced Application be denied.

Respectfully submitted,

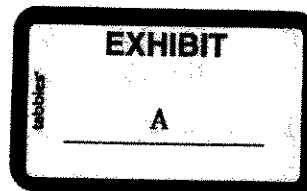
  
\_\_\_\_\_  
Jeffery E. Smith, Hearing Examiner

10/12/05  
\_\_\_\_\_  
Date

**Loan Officer Application**  
Ohio Mortgage Broker Act  
Ohio Revised Code Chapter 1322  
Ohio Administrative Code Chapter 1301:8-7  
(Print or type using black or blue ink.)

1440  
\$100.00  
FEB 23 2005

1. Company Name: Southeast Financial Services Inc. Company Number: \_\_\_\_\_  
(Mortgage Broker Registrant) (Office Use Only) 802882-25549
2. Loan Officer:  
Name: MICHAEL JOSEPH BOMBIK  
First MI Last  
Address: 5715 ANDOVER BLVD. GAITHERSBURG, OH 44122  
Residence Address City State Zip  
Date of Birth: 11-19-78 Social Security Number: [REDACTED]  
Driver License or State ID Number \_\_\_\_\_ Issuing State: OHIO  
Home Telephone Number: 216.475.5044 Fax Number: NA  
Has your name ever been legally changed? Yes ☐ No ☒  
If yes, attach a certified copy of the name change order(s).  
NA  
Have you ever used or been known by any other name? Yes ☐ No ☒  
If the answer is yes, furnish details.  
NA  
3. Will you hold any other job (including self-employment) while you are employed as a mortgage loan officer? Yes ☐ No ☒  
If the answer is yes, furnish details.  
NA  
4. Have you or has any company for which you have been an officer, or more than 5% owner or director, ever had any type of approval to conduct business (such as a license or certificate of authority) revoked, suspended, or refused to be renewed or been fined by any regulatory agency? Include any authority granted by any state or federal regulatory agency. Yes ☐ No ☒  
If the answer is yes, furnish details.  
NA



08/01/02  
LOA

05 FEB-27 14:10:55 10:1

RECEIVED IN LEGAL ON: 3-4-05

5. Have you or has any company for which you have been an officer, or more than 5% owner or director, ever been convicted of any criminal offense? Exclude minor misdemeanor traffic and parking offenses. (DUIs and DWI's are criminal offenses.) Yes ☐ No ☒

If yes, submit a detailed explanation of the facts and circumstances, which gave rise to each charge and a certified copy of the journal entry evidencing the disposition of each charge.

6. Have you or has any company for which you have been an officer, or more than 5% owner or director, ever been subject to any adverse judgment for conversion, embezzlement, misappropriation of funds, fraud, misfeasance or malfeasance, or breach of fiduciary duty? Yes ☐ No ☒

If the answer is yes, furnish details.

7. Have you filed for personal bankruptcy or have you ever been a director, an officer, or more than 5% shareholder, a partner or a joint venturer in any business enterprise which has been insolvent or filed for protection from its creditors? Yes ☐ No ☒

If the answer is yes, furnish details.

8. The applicant must submit a fingerprint background check as part of the application.  
(Please refer to page 6 of this application for instructions on completing the background verification.)

### ATTESTATION

State of OHIO

Ss.

County of Cuyahoga

Being first duly cautioned, I hereby swear or affirm that I have completed the foregoing Loan Officer Application fully and frankly. The answers are complete and true of my own knowledge.

MICHAEL JOSEPH Bombik

Loan Officer Applicant PRINTED Name

Loan Officer Applicant SIGNATURE

Subscribed and sworn to or affirmed before me this 18th day of February, 2005

Seal or stamp must be affixed to original

Jeanette French  
Notary Public PRINTED Name

[Signature]  
Notary Public SIGNATURE

My Commission Expires \_\_\_\_\_

Jeanette French  
Notary Public  
State of Ohio  
Recorded in Cuyahoga County  
My Commission Expires 6/23/08

## Certificate of Employment

(This form must be completed by the Operations Manager designated under the Mortgage Broker Act, pursuant to R.C. 1322.03.)

In the Matter of the Application of MICHAEL JOSEPH Bombik (full legal name) to apply for a license as a Loan Officer under the Ohio Mortgage Broker Act.

### Mortgage Broker Information

Registration Number: MB - 44415

Name of Company: Southeast Financial Services Inc.

Address: 16004 Broadway  
(Street)

Maple HTS. Ohio 44137 Cuyahoga  
(City) (State) (Zip) (County)

Telephone Number: (216) 662-1555 Fax Number: (216) 662-1749

Contact Person: Janet French / Tony Sava

### ATTESTATION

I CERTIFY that MICHAEL JOSEPH Bombik  
(Applicant First Name) (Middle Name) (Last Name)

will be employed by the above listed Mortgage Broker upon issuance of his/her mortgage loan officer license.

State of OHIO  
County of Cuyahoga Ss.

Being first duly cautioned, I hereby swear or affirm that I have completed the foregoing Certificate of Employment fully and frankly. The answers are complete and true of my own knowledge.

Subscribed and sworn to or affirmed before me this 18th day of FEB, 2005.

Anthony J. Sava  
Operations Manager PRINTED Name

[Signature]  
Operations Manager SIGNATURE

Janette French  
Notary Public PRINTED Name

[Signature]  
Notary Public SIGNATURE

My Commission Expires \_\_\_\_\_

Seal or stamp must be affixed to original.

Janette French  
Notary Public  
State of Ohio  
Recorded in Cuyahoga County  
My Commission Expires 6/23/06



Ohio Department of Commerce  
Division of Financial Institutions

CRIMINAL HISTORY ATTESTATION

**NOTE** On my submission of this criminal history attestation in place of completing a notary criminal background check ON if: (1) a completed criminal background report is currently on file with Division; AND the most recent report on file is no older than six (6) months.

I, MICHAEL J. BOMBILK (your name), hereby swear or affirm that I (circle one) have / have not been arrested for, charged with or convicted of any violation of any federal, state or local law within the last eight (8) months.

I further swear that, within the last six (6) months, I had a criminal background check completed in connection with a/an: (check one)

- |  |   |
|--|---|
| <input type="checkbox"/> Loan Officer License application                        | <input type="checkbox"/> Mortgage Loan Act Registration application |
| <input type="checkbox"/> Operations Manager approval                             | <input type="checkbox"/> Small Loan Act Registration application    |
| <input type="checkbox"/> Mortgage Broker Certificate of Registration application | <input type="checkbox"/> Check-cashing/Loan license application     |

If you indicated that you HAVE been arrested for, charged with or convicted of any crime within the last 8 months, provide a detailed explanation below of the facts and circumstances of your case. Include the name of the arresting police department or the court in which charges have been filed; the name of the crime with which you have been charged, and the degree of the offense; and the outcome or status of the case. In addition, you must attach a certified copy of the court journal entry that evidences the status of your case.

I swear or affirm that the foregoing has been prepared by me and constitutes a complete and accurate statement.

Signature of Applicant

2-18-05  
Date

MICHAEL JOSEPH BOMBILK  
Printed Name of Applicant

STATE OF: OHIO

COUNTY OF: Cuyahoga

Subscribed and sworn to me this 18th day of February, in the year 2005.

Signature of Notary

Jeanette French  
Printed Name of Notary

**WARNING:** It is a crime to provide a false statement to a government official or public agency. R.C. 2921.13.

An Equal Opportunity Employer and Service Provider

Jeanette French  
Notary Public 0-15-03  
State of Ohio  
Recorded in Cuyahoga County  
My Commission Expires 6/23/09



**Loan Officer Application**  
Ohio Mortgage Broker Act  
Ohio Revised Code Chapter 1322  
Ohio Administrative Code Chapter 1301:8-7

In the Matter of the Application of

Michael Joseph Bombik (full legal name)  
to apply for a license as a Loan Officer in compliance with the Ohio Mortgage Broker Act.  
Ohio Revised Code Chapter 1322 and Ohio Administrative Code Chapter 1301:8-7.

I hereby make Application for a license as a Loan Officer in Ohio, pursuant to the Ohio Mortgage Broker Act. In conformity therewith, I am submitting the following (check each item being submitted) by mailing those items checked to the Division of Financial Institutions:

- ☒ (1) One original properly executed Certificate of Employment completed by the Mortgage Broker with whom the Applicant is or will be exclusively employed as a loan officer;
- ☒ (2) One original Mortgage Loan Officer License Application, properly executed;
- ☒ (3) A fingerprint identification card or an Applicant will submit to NBCI background check;
- ☒ (4) A nonrefundable application fee in the amount of \$100, by check or money order made payable to the Department of Commerce, Division of Financial Institutions.

I have read the Ohio Mortgage Broker Act, codified in Revised Code Chapter 1322, and the rules relating thereto, found in Ohio Administrative Code Chapter 1301:8-7, which pertain to mortgage brokering in Ohio. I understand that it is a crime to act as a loan officer in Ohio without first having obtained a license from the Superintendent of Financial Institutions for the Department of Commerce. I further understand that submission of my application materials does not authorize me to act as a loan officer; rather, I must first be issued a license by the Superintendent to act as a mortgage loan officer in Ohio.

I also understand that if I am issued a mortgage loan officer license, that license, or the authority granted under that license, is not assignable and cannot be franchised by contract or by any other means. I realize that if I am granted a license, I have ninety days from the date the license is issued to successfully complete an examination approved by the Superintendent. If I fail to do so, my license will automatically terminate.

Michael J. Bombik  
Signature of Applicant

02/16/2005  
Date

# **LOAN OFFICER APPLICATION**

Ohio Mortgage Broker Act  
Ohio Revised Code Chapter 1322  
Ohio Administrative Code Chapter 1301:8-7



## **Ohio Department Of Commerce Division Of Financial Institutions**

77 South High Street, 21st Floor  
Columbus, Ohio, 43215-6120  
Telephone: (614) 728-8400

"An Equal Opportunity Employer and Service Provider"

**Loan Officer Application**  
Ohio Mortgage Broker Act  
Ohio Revised Code Chapter 1322  
Ohio Administrative Code Chapter 1301:8-7

**EXPLANATION AND INSTRUCTIONS**

Before completing this Mortgage Loan Officer License Application, you should read and be familiar with the Ohio Mortgage Broker Act, codified in R.C. Chapter 1322, and the rules relating to the Act, which are contained in Ohio Administrative Code Chapter 1301:8-7. You should pay specific attention to R.C. 1322.031 and 1322.041. These statutes explain the criteria and procedures for determining your qualifications for obtaining an Ohio Mortgage Loan Officer License. Before the Superintendent will issue a Mortgage Loan Officer License to an applicant, the Superintendent must be convinced that the applicant's character and general fitness will command the confidence of the public and warrant the belief that the Loan Officer will operate honestly and fairly in compliance with the purposes of the Act [See R.C. 1322.041(A)(5)].

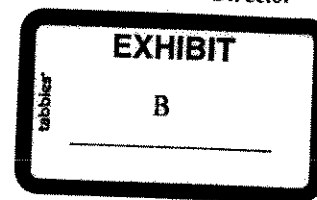
**You must answer each question on this application fully and truthfully. Any omission, untruthful answer or incomplete answer may result in your being denied the privilege of obtaining a Mortgage Loan Officer License and acting as a loan officer in the State of Ohio, or in subsequent legal action. Questions 2 through 6 must be fully answered regardless of dismissals or similar terminations, and must include all actions or legal proceedings occurring in any court in any jurisdiction. This includes any matter dismissed favorably to you, filed by you or in which you were involved in any manner other than as a witness.**

If you have any doubts about whether any matter should be reported on this application, report it. If you are not sure of the dates, times, places, or other information requested, you should consult the court, government agency, or other entity involved to obtain the correct and full information.

If the space provided for any answer is inadequate, complete your answer on a separate sheet, specifying the question to which it relates, and attach this sheet to the application. Sign each additional sheet you provide. **The answers to your application must be verified in front of a notary public.** Mail your completed application, along with the supporting documentation to the following address:

**Department of Commerce  
Division of Financial Institutions  
77 South High Street, 21<sup>st</sup> Floor  
Columbus, Ohio 43215-6120**

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



In the matter of:

**MICHAEL J. BOMBIK**  
5715 Andover Boulevard  
Garfield Heights, Ohio 44125

) Case No. 05-0043-LOD  
)  
) Notice of Intent to Deny Loan Officer License Application  
) &  
) Notice of Opportunity for a Hearing  
)

**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**

**MICHAEL J. BOMBIK** ("Respondent") has applied to the Division for a loan officer license. His address of record is 5715 Andover Boulevard, Garfield Heights, Ohio 44125, and his date of birth is November 19, 1978. Respondent's employer of record is Southeast Financial Services, Inc., 16004 Broadway, Maple Heights, Ohio 44137.

**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 has found the following:

- A. In or around 2000, in the Cleveland Municipal Court, Cuyahoga County, Ohio, Respondent pleaded guilty to and was convicted of DRIVING UNDER THE INFLUENCE, a misdemeanor of the first degree.
- B. In or around 2003, in the Bedford Municipal Court, Cuyahoga County, Ohio, Respondent was convicted of DRIVING UNDER THE INFLUENCE, a misdemeanor of the first degree.
- C. On or around February 18, 2005, Respondent attested in a sworn statement that information he provided about his criminal background on his loan officer license application he submitted to the Division was complete and truthful when it was not.
- D. On or around February 23, 2005, in an attempt to obtain a loan officer license, Respondent provided untruthful information about his criminal background to the Division.

As a result of the findings listed above, the Division has determined that:

- 1. Respondent's action, as listed above in Paragraph A, shows 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 the Ohio Mortgage Broker Act.  
See R.C. 1322.041(A)(5).

2. Respondent's action, as listed above in Paragraph B, shows 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 the Ohio Mortgage Broker Act.  
See R.C. 1322.041(A)(5).
3. Respondent's action, as listed above in Paragraph C, shows 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 the Ohio Mortgage Broker Act.  
See R.C. 1322.041(A)(5).
4. Respondent's action, as listed above in Paragraph D, shows 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 the Ohio Mortgage Broker Act.  
See R.C. 1322.041(A)(5).
5. Respondent's action listed in Paragraph C violated R.C. 1322.07(A), which prohibits a loan officer applicant from "mak[ing] any substantial misrepresentation in any registration or license application[.]"
6. Respondent's action listed in Paragraph D violated R.C. 1322.07(A), which prohibits a loan officer applicant from "mak[ing] any substantial misrepresentation in any registration or license application[.]"
7. Respondent's action listed in Paragraph C violated R.C. 1322.07(B), which prohibits a loan officer applicant from "[m]ak[ing] false or misleading statements of a material fact, [or] omissions of statement required by state law[.]"
8. Respondent's action listed in Paragraph D violated R.C. 1322.07(B), which prohibits a loan officer applicant from "[m]ak[ing] false or misleading statements of a material fact, [or] omissions of statement required by state law[.]"
9. Respondent's action listed in Paragraph C violated R.C. 1322.07(C), which prohibits a loan officer applicant from "[e]ngage[ing] in conduct that constitutes improper, fraudulent, or dishonest dealings."
10. Respondent's action listed in Paragraph D violated R.C. 1322.07(C), which prohibits a loan officer applicant from "[e]ngage[ing] in conduct that constitutes improper, fraudulent, or dishonest dealings."

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

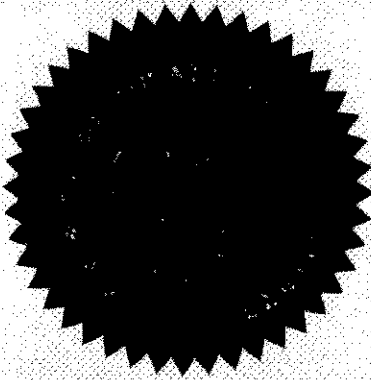
Therefore, pursuant to R.C. Chapters 1322 and 119, Respondent is hereby notified that thirty-one (31) days from the date of the mailing of this Notice, the Superintendent intends to issue an order denying Respondent a loan officer license under the Ohio Mortgage Broker Act.

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: Mark L. Rhea, Consumer Finance Staff Attorney, 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 20th day of May 2005.

  
\_\_\_\_\_  
**ROBERT M. GRIESER**  
Deputy Superintendent for Consumer Finance  
Division of Financial Institutions  
Ohio Department of Commerce

Certified Mail No. 7002 2030 0002 6803 7819



# Ohio Department of Commerce

Division of Financial Institutions  
77 South High Street • 21st Floor  
Columbus, OH 43215-6120  
(614) 728-8400 FAX (614) 466-5594  
www.com.state.oh.us

Bob Taft  
Governor

Doug White  
Director

May 20, 2005

Michael J. Bombik  
5715 Andover Boulevard  
Garfield Heights, OH 44125

Re: Loan Officer License Application Denial  
Case No. 05-0043-LOD

Dear Mr. Bombik:

The Division intends to deny your loan officer license application. You will find the reason(s) for the denial detailed in the enclosed public notice, which also explains that you have a right to a hearing on the matter if properly requested.

If you wish to request a hearing, the request must be made in writing and the written request must be received in the offices of the Ohio Division of Financial Institutions within thirty (30) days of the date of the mailing of this notice. If you fail to request a hearing within this statutory time period, the Division will issue an order denying your application.

To request a hearing, fill out the enclosed HEARING REQUEST FORM and **MAIL** your request to: Ohio Division of Financial Institutions, Consumer Finance Legal Section, 77 South High Street, 21<sup>st</sup> Floor, Columbus, OH 43215-6120. All hearings will be held in Columbus, Ohio.

Remember, if you wish to contest the Division's decision to deny your loan officer license application, the Division must **RECEIVE** the enclosed HEARING REQUEST FORM no later than thirty days after the date of this letter. **FAXED REQUESTS WILL NOT BE ACCEPTED.**

Respectfully,

Mark L. Rhea  
Consumer Finance Staff Attorney  
Division of Financial Institutions

MLR:ile

Enclosures

Certified Mail No. 7002 2030 0002 6803 7819



**SENDER: COMPLETE THIS SECTION**

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Michael J. Bombik  
5715 Andover Boulevard  
Garfield Heights, OH 44125

2. Article Number

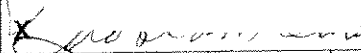
(Transfer from service label)

7002 2030 0002 6803 7819

PS Form 3811, August 2001

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

 ☐ Agent  
☒ Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes  
If YES, enter delivery address below: ☐ No

3. Service Type

☒ Certified Mail ☐ Express Mail  
☐ Registered ☐ Return Receipt for Merchandise  
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

Domestic Return Receipt

102595-02-M-1540





## Track & Confirm

### Current Status

You entered 7002 2030 0002 6803 7819

Your item was delivered at 3:38 pm on May 23, 2005 in CLEVELAND, OH 44125.

### Notification Options

► Track & Confirm by email

[What is this?](#)

[Go >](#)

### Track & Confirm

Enter label number:

[Track & Confirm FAQs](#)



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