

STATE OF OHIO  
DEPARTMENT OF COMMERCE  
DIVISION OF FINANCIAL INSTITUTIONS  
77 South High Street, 21<sup>st</sup> Floor  
Columbus, Ohio 43215-6120

**ORDER NO. 01-MB-11**

**IN THE MATTER OF:    T.P.O.T.T., INC.,  
                             dba CREW MORTGAGE AND FUNDING  
                             COMPANY NO. 800427**

**REVOCATION OF MORTGAGE BROKER CERTIFICATE OF REGISTRATION**

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**DIVISION ORDER**

WHEREAS, the Ohio Department of Commerce, by and through the Division of Financial Institutions ("the Division"), is charged with the responsibility of enforcing the Ohio Mortgage Broker Act, codified in Ohio Revised Code ("R.C.") Chapter 1322, and with the responsibility of protecting the public from proscribed mortgage practices, the Division finds that this Order is necessary and or appropriate, in the public interest, and is consistent with the purposes of the Ohio Mortgage Broker Act; and

WHEREAS, on April 18, 2001, the Division sent via certified mail, a Notice of Intent to Revoke Certificate of Registration and Notice of Opportunity for Hearing ("the Notice") to T.P.O.T.T., Inc., d.b.a. Crew Mortgage and Funding ("Respondent"), whose business address of record is 1441 King Avenue, Suite 210, Columbus, Ohio 43212; and

WHEREAS, the Division held a hearing on the matter, in accordance with R.C. Chapter 119, which lasted four days—July 31 through August 3, 2001; and

WHEREAS, on January 22, 2002, the hearing officer issued his report and recommendation, in which he determined that Respondent, Crew Mortgage and Funding, violated R.C. 1322.07 by:

- (1) listing fictitious creditors and other false information on loan documents;
- (2) converting borrowers' and creditors' money;
- (3) causing customers to sign blank loan documents;
- (4) charging excess fees; and by
- (5) interfering with the Division's investigation; and

WHEREAS, the hearing officer's report recommended that the Superintendent of the Division REVOKE Respondent's Mortgage Broker Certificate of Registration; and

WHEREAS, Respondent filed objections to the hearing officer's report and recommendation; and


WHEREAS, the Division has carefully considered the hearing officer's report and recommendation and Respondent's objections thereto; and

WHEREAS, the Division rejects Respondent's objections, and confirms and approves the hearing officer's report and recommendation;

**IT IS ORDERED THAT**, pursuant to R.C. Chapters 1322. and 119., **the Mortgage Broker Certificate of Registration previously issued to T.P.O.T.T., Inc., d.b.a. Crew Mortgage and Funding is hereby REVOKED.**

**NOTICE OF APPEAL RIGHTS:** RESPONDENT IS HEREBY NOTIFIED THAT THIS ORDER MAY BE APPEALED, PURSUANT TO R.C. 119.12, 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 ALSO BE FILED WITH THE COURT OF COMMON PLEAS OF THE COUNTY IN WHICH THE PLACE OF BUSINESS OF THE LICENSEE IS LOCATED, OR THE COUNTY IN WHICH THE LICENSEE IS A RESIDENT. A NOTICE OF APPEAL MUST BE FILED WITHIN FIFTEEN (15) DAYS AFTER THE DATE OF MAILING OF THIS ORDER.

WITNESS MY HAND at Columbus, Ohio, this 14<sup>th</sup> day of February, 2002.

  
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F. SCOTT O'DONNELL  
Superintendent of Financial Institutions



## Ohio Department of Commerce

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Bob Taft  
Governor

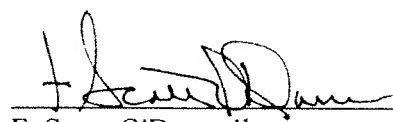
Gary C. Suhadolnik  
Director

### CERTIFICATE OF THE DIVISION OF FINANCIAL INSTITUTIONS PURSUANT TO SECTION 119.09 OF THE OHIO REVISED CODE

**THIS IS TO CERTIFY** that, pursuant to Revised Code section 119.09, the photocopy attached hereto is a true and accurate copy of Division Order No. 01-MB-11, Revocation of Ohio Mortgage Broker Registration, Company No. 800427 for T.P.O.T.T., Inc. dba Crew Mortgage and Funding, issued by the Ohio Department of Commerce, Division of Financial Institutions.

**WITNESS MY HAND AND THE OFFICIAL SEAL OF THIS DIVISION** at  
Columbus, Ohio this 19<sup>th</sup> day of February, A.D. 2002.



  
F. Scott O'Donnell  
Superintendent of Financial Institutions