

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

In the matter of:	)	Case No. 06-0031-LOD
	)	
<b>DEAN A. CURRAN</b>	)	<b><u>DIVISION ORDER</u></b>
1811 Hillsdale Drive	)	<b>Denial of Loan Officer License Application</b>
Twinsburg, OH 44087	)	<b>&amp;</b>
	)	<b>Notice of Appellate Rights</b>
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Respondent, Dean A. Curran (“Respondent”), submitted a loan officer license application to the Division of Financial Institutions (“Division”) on March 30, 2005. On February 6, 2006, the Division notified Respondent that it intended to deny his loan officer license application (“Application”). On April 18, 2006, in an Amended Notice of Denial, the Division notified Respondent that it intended to deny his Application because: (1) 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, as he did not disclose his 2002 conviction for Improper Discharge of Firearm into Habitat in violation of R.C. 2923.16; (2) Respondent provided untruthful information about his criminal background to the State of Ohio, Department of Commerce, Division of Financial Institutions; (3) Respondent violated R.C. 1322.07(A), (B), and (C) by not disclosing his criminal conviction on his loan officer license application; and (4) because Respondent’s 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. sections 1322.01 to 1322.12, the Ohio Mortgage Broker Act.

Respondent requested an administrative hearing, which was held on July 12, 2006. Respondent appeared without counsel. A Report and Recommendation (“Report”) was filed with the Division on August 15, 2006, recommending that the Division deny Respondent's Application. 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, Respondent’s objections, 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 Dean R. Curran.

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 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 28<sup>th</sup> day of September 2006.

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**ROBERT M. GRIESER**

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