

forgery, fraud, passing bad checks, money laundering, or drug trafficking, or a criminal offense involving money or securities. R.C. 1322.031(A)(2); R.C. 1322.041(A)(3). TO WIT:

1. In or around November 2001, in the Summit County Court of Common Pleas, Respondent, Bradley J. Zaryki, pleaded guilty and was convicted of THEFT, a misdemeanor of the first degree.

The results of the Division's investigation further indicate that:

2. In or around September 1994, in the Cuyahoga Falls Municipal Court, Respondent, Bradley J. Zaryki, pleaded guilty and was convicted of DISORDERLY CONDUCT, a misdemeanor of the fourth degree; and
3. In or around December 1998, in the Summit County Court of Common Pleas, Respondent, Bradley J. Zaryki, pleaded guilty and was convicted of two counts of TELEPHONE HARASSMENT, both misdemeanors of the first degree.

Given Respondent's criminal convictions, the Division believes that:

1. Respondent has not proven that he is honest, truthful, and of good reputation, and that there is no basis in fact to believe that he will not commit such an offense again. R.C. 1322.041(A)(3);
2. 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 the Ohio Mortgage Broker Act. R.C. 1322.041(A)(5); and that
3. The public would be best served and that the purpose of the Ohio Mortgage Broker Act would be realized if Respondent, Bradley J. Zaryki, is denied a license to act as a loan officer in the state of Ohio.

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

ROBERT M. GRIESER
Deputy Superintendent for Consumer Finance