

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

In the matter of:)	Case No. M2009-1016
)	
MELISSA A. TOMARO)	<u>DIVISION ORDER</u>
6860 Carriage Hill Dr., Apt. C30)	Refusal of Loan Officer License Renewal
Breckville, OH 44141)	&
)	Notice of Appellate Rights

WHEREAS, 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, as codified in Ohio Revised Code ("R.C.") Chapter 1322, and finds that this Order is necessary and appropriate, in the interest of the public, and is consistent with the purposes of the Ohio Mortgage Broker Act; and

WHEREAS, Melissa A. Tomaro ("Respondent") applied to the Division for a loan officer license renewal pursuant to R.C. Chapter 1322; and

WHEREAS, on December 3, 2009, the Division issued Respondent a Notice which informed her that the Division had conducted an investigation of Respondent and, as a result thereof, alleged that:

1. Respondent was required to submit an FBI background check as part of her renewal application.
2. In letters dated July 21, 2009 and September 22, 2009, the Division informed Respondent that it had not received a copy of her FBI background check.
3. Respondent has not submitted an FBI background check to the Division.
4. Because Respondent has not submitted an FBI background check to the Division, the Division cannot find that Respondent's character and general fitness meets the renewal requirement set forth in R.C. 1322.041(A)(6) and (B)(3). As a result of the findings listed above, the superintendent is authorized to refuse the renewal application for failure to meet all of the requirements for renewal set forth in R.C. 1322.041(B).

WHEREAS, the Notice informed Respondent of the Division's intent to refuse Respondent's loan officer license renewal application and of the opportunity for a hearing regarding the refusal if requested within thirty days from the mailing of the Notice. The Notice further cautioned Respondent that "[i]f 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's loan officer license renewal application."

WHEREAS, the Notice was mailed to Respondent, via certified mail, on December 3, 2009, and service was unsuccessful

WHEREAS, pursuant to section 119.07 of the Revised Code, the Division sent the Notice via ordinary mail, thereby perfecting service;

WHEREAS, Respondent failed to request a hearing and thereby failed to defend against the Division's allegations;

WHEREAS, the Division finds that the allegations contained in the Notice are true and that Respondent should be refused a license to act as a loan officer;

Respondent, Melissa Tomaro's loan officer license renewal application is hereby REFUSED.

It is so ordered.

NOTICE OF RIGHT TO APPEAL

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 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 9th day of February, 2010.

LEIGH A. WILLIS
Deputy Superintendent for Consumer Finance
Division of Financial Institutions
Ohio Department of Commerce