

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

|                        |   |   |
|------------------------|---|---|
| In the matter of:      | ) | Case No. M2006-999595                             |
|                        | ) |   |
| <b>VI A. DANIELS</b>   | ) | <b><u>DIVISION ORDER</u></b>                      |
| 4470 Blue Rock Road    | ) | <b>Denial of Loan Officer License Application</b> |
| Cincinnati, Ohio 45247 | ) | <b>&amp;</b>                                      |
|                        | ) | <b>Notice of Appellate Rights</b>                 |
|                        | ) |   |

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Respondent, Vi A. Daniels ("Respondent"), submitted a loan officer license application ("Application") to the Division of Financial Institutions ("Division") on January 31, 2006. On June 22, 2006, the Division notified Respondent that it intended to deny her Application because:

(1) in or around 1982, in the Hamilton County, Ohio, Court of Common Pleas, Respondent was convicted of two counts Receiving Stolen Property, felonies of the fourth degree; (2) in or around 1982, in the North College Hill, Ohio, Mayor's Court, Respondent was convicted of Theft, a misdemeanor of the first degree; (3) Respondent violated R.C. 1322.07(A) by substantially misrepresenting her prior criminal record in response to a question on the Application; (4) Respondent violated R.C. 1322.07(B) by making a false statement of a material fact and by omitting a statement required on the Application; (5) Respondent violated R.C. 1322.07(C), by engaging in improper or dishonest conduct; (6) pursuant to R.C. 1322.031(A)(2) and 1322.041(A)(3), Respondent has not proven that she is honest, truthful, and of good reputation, and there is no basis in fact for believing that she will not commit another criminal offense involving theft or any criminal offense involving money or securities; and (7) 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. 1322.01 to 1322.12 – the Ohio Mortgage Broker Act.

Respondent requested an administrative hearing, which was held on November 15, 2006. Respondent failed to appear. A Report and Recommendation ("Report") was filed with the Division on December 12, 2006, recommending that the Division deny Respondent's Application. No objections were filed.

In accordance with R.C. 119.09, the Division has considered the record, consisting of the Report, the transcript of testimony and exhibits, as well as all applicable laws. (The Report is attached hereto.) Following its review of the record, the Division hereby adopts the hearing officer's recommendation and denies the loan officer license application of Vi A. Daniels.

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, pursuant to R.C. 119.12, 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 31<sup>st</sup> day of May 2007.

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**RICHARD F. KECK**

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