

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

In the matter of:)	Case No. 04-0471-LOD
)	
KRISTIN M. NOWLING)	<u>DIVISION ORDER</u>
4369 Middle Ridge Road)	
Perry, Ohio 44081)	TERMINATION of Notice of Intent to
)	Deny Loan Officer License Renewal
)	

WHEREAS, the Ohio Department of Commerce, by and through the Superintendent of the Division of Financial Institutions ("Division"), on December 3, 2004, issued Kristen M. Nowling ("Respondent"), a Notice of the Division's intent to deny her 2004 loan officer license renewal application; and

WHEREAS, the Division and Respondent entered into an agreement regarding the issue of Respondent's 2003 continuing education requirement.

The Division finds that the December 3, 2004 Notice of the Division's intent to deny the 2004 loan officer license renewal application of Kristen M. Nowling is now moot;

The Division hereby terminates the December 3, 2004 Notice.

IT IS SO ORDERED.

NOTICE OF RIGHT TO APPEAL

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, 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 13th day of January 2005.

ROBERT M. GRIESER
Deputy Superintendent for Consumer Finance
Division of Financial Institutions
Ohio Department of Commerce