

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

Bob Taft
Governor

Gary C. Suhadolnik
Director

In the matter of:)	
CRAIG CHARLES COURTNEY)	Case No. 02-LO-D-38
4359 Burnham Woods Drive)	
Franklin, Ohio 45005)	Notice of Intent to Deny Loan Officer License
)	&
)	Notice of Opportunity for a Hearing
)	

JURISDICTION

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, codified in Ohio Revised Code ("R.C.") Chapter 1322. In accordance therewith, the Division is required to accept applications for loan officer licenses, to investigate each applicant, to determine whether an applicant meets the licensure requirements, and to issue qualified applicants a loan officer license.

Craig Charles Courtney ("Respondent") has applied to the Division for a loan officer license.

Respondent: **CRAIG CHARLES COURTNEY**
4359 Burnham Woods Drive
Franklin, Ohio 45005
D.O.B.: April 4, 1960

Employer: **MONEY SERVICES OF OHIO**
8604 Allisonville Road, Suite 101
Indianapolis, Indiana 46250

Office Location Respondent Principally Transacts Business:
135 Merchant Street, Suite 215
Cincinnati, Ohio 45246

NOTICE OF PROPOSED ACTION

Pursuant to R.C. 1322.031(B), the Division has conducted an investigation of Respondent and, as a result thereof, intends to deny Respondent, Craig Charles Courtney, a license to act as a loan officer under the Ohio Mortgage Broker Act.

BASIS FOR PROPOSED ACTION

The results of the Division's investigation indicate that Respondent, Craig Charles Courtney, has been convicted of a criminal offense involving theft, receiving stolen property, embezzlement, 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 October 1994, in the Fairfield Municipal Court, Respondent, Craig Charles Courtney, was convicted of TWO (2) COUNTS OF PASSING BAD CHECKS, both first degree misdemeanors; and
2. In or around 1996, in the Hamilton County Municipal Court, Respondent, Craig Charles Courtney, was convicted of TWO (2) COUNTS OF PASSING BAD CHECKS, both first degree misdemeanors (Case Nos. 95CRB09421 and 94CRB23158).

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, Craig Charles Courtney, 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 writing, and must be received in the offices of the Ohio Division of Financial Institutions within thirty (30) days of the time of the mailing of this Notice. Hearing requests should be addressed:

State of Ohio
Department of Commerce
Division of Financial Institutions
Attn: Attorney Amanda Axtell
77 South High Street, 21st Floor
Columbus, Ohio 43215-6120

At the hearing, Respondent may appear in person, by Respondent's attorney, or by such other representative as is permitted to practice before the Agency, or Respondent may present its position, arguments, or contentions in writing, and, at the hearing, may present evidence and examine witnesses appearing for and against Respondent.

If 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 a loan officer license.

Signed and sealed this 2nd day of October, 2002.

OHIO DEPARTMENT OF COMMERCE
Division of Financial Institutions

ROBERT M. GRIESER
Deputy Superintendent for Consumer Finance