

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

In the matter of:	)	Case No. M2009-584
	)	
<b>TAMMY A. RICHTER</b>	)	<b><u>DIVISION ORDER</u></b>
4348 Waterford Landing Drive	)	<b>Denial of Loan Officer License Renewal</b>
Lutz, FL 33558	)	<b>&amp;</b>
	)	<b>Notice of Appellate Rights</b>
	)	

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Respondent, Tammy A. Richter ("Respondent"), held a mortgage broker loan officer license ("License") issued by the Division of Financial Institutions ("Division") during calendar year 2008. On August 18, 2009, the Division issued Respondent an Order of Summary Suspension automatically suspending Respondent's License as required by Revised Code ("R.C.") section 1322.10(F)(2) and a Notice of Intent to Deny Renewal for failure to fulfill the 2008 continuing education requirement in R.C. 1322.052.

An administrative hearing was held on September 14, 2009. Respondent failed to appear. A Report and Recommendation was filed with the Division on October 15, 2009, recommending that the Division deny the renewal of Respondent's License. No objections were filed by Respondent.

In accordance with R.C. 119.09, the Division has considered the record, consisting of the Report and Recommendation, the transcript of testimony and exhibits, as well as all applicable laws.<sup>1</sup> (A copy of the Report and Recommendation is attached hereto). Following its review of the record, the Division hereby adopts the hearing officer's recommendation and DENIES the License renewal of Tammy A. Richter. In addition, the Division hereby continues the suspension of Respondent's loan officer license pursuant to R.C. 1322.10(F)(1)(b) until this Order is deemed final pursuant to R.C. 119.12.

It is so ordered.

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<sup>1</sup> The Division modifies Paragraph C.8. to correct a clerical error. The statement in this paragraph should be attributed to the Testimony of Ms. Mallett and not Mr. Siciliano.

**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 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 12<sup>th</sup> day of November, 2009.

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**LEIGH A. WILLIS**

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