

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

In the matter of:)	Case No. M2008-710
)	
BRADFORD G. MORGAN, II)	<u>DIVISION ORDER</u>
5011 Orchardale Drive NW)	Approval of Loan Officer License Application
Canton, Ohio 44709)	&
)	Notice of Appellate Rights
)	

Respondent, Bradford G. Morgan II (“Respondent”), submitted a loan officer license application (“Application”) to the Division of Financial Institutions (“Division”) on September 30, 2008. On December 22, 2008, the Division notified Respondent that it intended to deny his Application because: (1) Respondent, who was convicted of aggravated drug trafficking in 1993, had not proven that he was honest, truthful and of good reputation and there was no basis in fact for believing that he would commit another such criminal offense [R.C. 1322.041(A)(3)]; and (2) Respondent's character and general fitness did 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)(6)].

Respondent requested an administrative hearing, which was held on February 17, 2009. Respondent appeared and was represented by counsel. A Report and Recommendation (“Report”) was filed with the Division on May 5, 2009, recommending that the Division issue a loan officer license to Respondent. 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. (A copy of the Report is attached hereto). Following its review of the record, the Division hereby adopts the hearing officer’s recommendation. Therefore, the Division will approve the loan officer license application of Bradford G. Morgan, II.

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 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 26th day of May 2009.

LEIGH A. WILLIS

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