

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

In the matter of:)	Case No. M2006-9993169
)	
H. BENJAMIN DRUMMER, JR.)	<u>DIVISION ORDER</u>
8003 Plantation Drive)	Approval of Loan Officer License Renewal
West Chester, Ohio 45069)	&
)	Notice of Appellate Rights
)	

Respondent, H. Benjamin Drummer (“Respondent”), submitted a loan officer license renewal application (“Application”) to the Division of Financial Institutions (“Division”) in April 2006. On November 2, 2006, the Division notified Respondent that it intended to deny his Application because: (1) in or around 2006, in the Common Pleas Court of Hamilton County, Ohio, Respondent was convicted of nonsupport of dependents; (2) because Respondent was convicted of a crime involving money, the Division is authorized to refuse to renew his loan officer license pursuant to R.C. 1322.10(A)(1)(b); and (3) 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. sections 1322.01 to 1322.12, the Ohio Mortgage Broker Act.

Respondent requested an administrative hearing, which was held on March 7, 2007. Respondent appeared with counsel. A Report and Recommendation (“Report”) was filed with the Division on May 30, 2007, recommending that the Division grant 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. (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 approves the Application of H. Benjamin Drummer.

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 27th day of June 2007.

RICHARD F. KECK

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