



Ohio Department of Commerce

Division of Financial Institutions
77 South High Street • 21st Floor
Columbus, OH 43215-6120
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Bob Taft
Governor

Doug White
Director

March 24, 2006

Ricky A. McDonald
251 W. Parkway Drive
Madison, Ohio 44057

Re: Loan Officer License Application Denial
Case No. M2005-9991545

Dear Mr. McDonald:

The Division intends to deny your loan officer license application. You will find the reason(s) for the denial detailed in the enclosed public notice, which also explains that you have a right to a hearing on the matter if properly requested.

If you wish to request a hearing, the request must be made in writing and the written request must be received in the offices of the Ohio Division of Financial Institutions within thirty (30) days of the date of the mailing of this notice. If you fail to request a hearing within this statutory time period, the Division will issue an order denying your application.

To request a hearing, fill out the enclosed HEARING REQUEST FORM and **MAIL** your request to: Ohio Division of Financial Institutions, Consumer Finance Legal Section, 77 South High Street, 21st Floor, Columbus, OH 43215-6120. All hearings will be held in Columbus, Ohio.

Remember, if you wish to contest the Division's decision to deny your loan officer license application, the Division must **RECEIVE** the enclosed HEARING REQUEST FORM no later than thirty days after the date of this letter. **FAXED REQUESTS WILL NOT BE ACCEPTED.**

Respectfully,

Anthony D. Siciliano
Consumer Finance Counsel
Division of Financial Institutions

ADS:alr

Enclosures

Certified Mail No. 7002 2030 0002 6799 2287