

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

In the matter of:	)	Case No. 05-0035-LOD
	)	
<b>RICKY FEACHER</b>	)	<b><u>DIVISION ORDER</u></b>
6518 Edgehurst Drive	)	<b>Approval of Loan Officer License Application</b>
Brookpark, OH 44142	)	<b>&amp;</b>
	)	<b>Notice of Appellate Rights</b>
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Respondent, Ricky Feacher (“Respondent”), submitted a loan officer license application to the Division of Financial Institutions (“Division”) on February 4, 2005. On April 11, 2005, the Division notified Respondent that it intended to deny his loan officer license application (“Application”) because: (1) in or around 1999, in the Court of Common Pleas, Cuyahoga County, Ohio Respondent was convicted of criminal usury; (2) Respondent attested in a sworn statement that information he provided in his Application was truthful when it was not; (3) Respondent provided untruthful information to the State of Ohio, Department of Commerce, Division of Financial Institutions; (4) Respondent violated R.C. 1322.07(A), (B), and (C) by attesting to the accuracy of the Application and not disclosing his criminal history in his Application, which was filed with the Division; (5) per R.C. sections 1322.031(A)(2) and 1322.041(A)(3), Respondent has not proven that he is honest, truthful, and of good reputation, and that there is no basis in fact for believing that he will not commit another criminal offense involving money or securities; and (6) 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 May 17, 2005. A Report and Recommendation (“Report”) was filed with the Division on July 5, 2005, 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 and Recommendation, the transcript of testimony and exhibits, as well as all applicable laws. (The Hearing Examiner’s Report and Recommendation is attached). Following its review

of the record, the Division hereby adopts the hearing officer's recommendation. Therefore the Division approves the loan officer license application of Ricky Feacher.

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 15<sup>th</sup> day of February 2007.

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**RICHARD F. KECK**

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