

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

In the matter of:)	Case No. 04-0011-MBR
)	
HUFF HOME MORTGAGE, INC.)	<u>DIVISION ORDER</u>
8080 Beckett Center Drive, Ste 221)	Revocation of Mortgage Broker
West Chester, OH 45069)	Certificate of Registration
)	&
)	Notice of Appellate Rights
)	

Respondent, Huff Home Mortgage, Inc. ("Respondent"), is an Ohio company that holds an active mortgage broker certificate of registration issued by the Division on May 2, 2003. On January 16, 2004, the Division notified Respondent that it intended to revoke its certificate of registration because: (1) in 2002, Respondent violated the continuing education requirements of the Ohio Mortgage Broker Act, section 1322.052 of the Ohio Revised Code ("R.C."); and (2) Respondent's failure to comply with the state law requiring continuing education causes the Division to believe that 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 Ohio Mortgage Broker Act.

Respondent requested an administrative hearing, which was held on April 21, 2005. Respondent did not appear. A Report and Recommendation ("Report") was filed with the Division on July 29, 2005, recommending that the Division revoke Respondent's certificate of registration. 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 revokes Respondent's certificate of registration.

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 20th day of March 2007.

RICHARD F. KECK

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