

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

In the matter of:)	Case No. 04-0178-LOD
)	
CHARLES A. HOWARD)	<u>DIVISION ORDER</u>
13004 Rexwood Avenue)	
Garfield Heights, Ohio 44105)	Denial of Loan Officer License Application
)	

DIVISION ORDER

On June 24, 2002, Charles A. Howard, ("Respondent") submitted a loan officer license application to the Division of Financial Institutions ("Division"). On January 22, 2004, the Division issued Respondent a notice of the Division's intent to deny Respondent's application, and notified Respondent of his right to a hearing on the matter. Respondent requested a hearing, and pursuant thereto, an administrative hearing was held in accordance with Ohio Revised Code Chapter 119 on March 17, 2004.

The hearing officer filed his written report and recommendation with the Division on May 11, 2004, recommending that the Division deny Respondent's application. (See Exhibit A attached to this Division Order) A copy of the report and recommendation and a letter explaining Respondent's right to submit written objections to the report was served on Respondent. Respondent filed objections, but they were not timely filed. Therefore, the objections will not be considered.

Upon consideration of the hearing officer's report and recommendation and Respondent's objections thereto, the Division confirms and approves the recommendation. Accordingly, Respondent's application for a loan officer license is hereby denied.

NOTICE OF RIGHT TO APPEAL

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, pursuant to R.C. 119.12, 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 2nd day of August 2005

ROBERT M. GRIESER
Deputy Superintendent for Consumer Finance
Division of Financial Institutions
Ohio Department of Commerce