

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

In the matter of:	)	Case No. 05-0186-LOD
	)	
<b>ROBERT L. MORROW, JR.</b>	)	<b>Notice of Intent to Deny Loan Officer License Application</b>
1240 Lincolnway E., #144	)	&
Massillon, Ohio 44646	)	<b>Notice of Opportunity for a Hearing</b>
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**JURISDICTION**

The Ohio Department of Commerce, by and through the Superintendent of the Division of Financial Institutions ("Division"), is charged with the responsibility of administering and enforcing the Ohio Mortgage Broker Act, codified in Ohio Revised Code ("R.C.") Chapter 1322. In accordance therewith, the Division is accountable for the licensing of individuals as residential mortgage loan officers.

**RESPONDENT**

**ROBERT L. MORROW JR.** ("Respondent") has applied to the Division for a loan officer license. His address of record is 1240 Lincolnway E. #144, Massillon, Ohio 44646, and his date of birth is April 21, 1970. Respondent's employer of record is New Dawn Mortgage Corporation, 4111 Bradley Circle NW, Suite 210, Canton, Ohio 44718.

**NOTICE OF PROPOSED ACTION**

In accordance with sections 1322.041 and 1322.10 of the R.C., and R.C. Chapter 119, the Division intends to DENY Respondent's February, 2005 loan officer license application.

**BASIS FOR PROPOSED ACTION**

The Division has conducted an investigation of Respondent, pursuant to R.C. 1322.031(B), and has found the following:

- A. In or around 1997, in the Court of Common Pleas, Cuyahoga County, Ohio, in Case Number CR 3128881, Respondent pleaded guilty to and was convicted of **TRAFFICKING IN DRUGS**, a felony of the third degree.
- B. In or around 1997, in the Court of Common Pleas, Cuyahoga County, Ohio, in Case Number CR 314342, Respondent pleaded guilty to and was convicted of **RECEIVING STOLEN PROPERTY MOTOR VEHICLE**, a felony of the third degree.
- C. In or around 1997, in the Court of Common Pleas, Cuyahoga County, Ohio, in Case Number CR 353084, Respondent pleaded guilty to and was convicted of **CARRYING A CONCEALED WEAPON**, a felony of the fourth degree.
- D. In or around 1999, in the Court of Common Pleas, Stark County, Ohio, in Case Number 1998 CR 0599A, Respondent pleaded guilty to and was convicted of **BURGLARY**, a felony of the fourth degree.

- E. In or around 1999, in the Court of Common Pleas, Stark County, Ohio, in Case Number 1998 CR 0599A, Respondent pleaded guilty to and was convicted of FAILURE TO COMPLY WITH SIGNAL OF POLICE OFFICER, a felony of the fourth degree.
- F. In or around 1999, in the Court of Common Pleas, Stark County, Ohio, in Case Number 1998 CR 0599A, Respondent pleaded guilty to and was convicted of CARRYING A CONCEALED WEAPON, a felony of the fourth degree.
- G. In or around 1999, in the Court of Common Pleas, Stark County, Ohio, in Case Number 1998 CR 0599A, Respondent pleaded guilty to and was convicted of POSSESSION OF COCAINE, a felony of the fourth degree.
- H. In or around 1999, in the Court of Common Pleas, Cuyahoga County, Ohio, in Case Number CR 368324, Respondent pleaded guilty to and was convicted of FAILURE TO COMPLY WITH ORDER/SIGNAL OF POLICE OFFICER, a felony of the fourth degree.
- I. In or around 1999, in the Court of Common Pleas, Cuyahoga County, Ohio, in Case Number CR 368324, Respondent pleaded guilty to and was convicted of ENDANGERING CHILDREN, a misdemeanor of the first degree.
- J. In or around 1999, in the Court of Common Pleas, Cuyahoga County, Ohio, in Case Number CR 368324, Respondent pleaded guilty to and was convicted of ABDUCTION, a felony of the third degree.

As a result of the findings listed above, the Division has determined that:

- 1. Respondent's actions, as listed above in Paragraphs A ,B, and D show that he 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 burglary, drug trafficking, receiving stolen property or any criminal offense involving money or securities. See R.C. sections 1322.031(A)(2) and 1322.041(A)(3).
- 2. Respondent's actions, as listed above, show his 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 the Ohio Mortgage Broker Act. See R.C. 1322.041(A)(5).

#### **NOTICE OF OPPORTUNITY FOR A HEARING ON PROPOSED ACTION**

Therefore, pursuant to R.C. Chapters 1322 and 119, Respondent is hereby notified that thirty-one (31) days from the date of the mailing of this Notice, the Superintendent intends to issue an order denying Respondent a loan officer license under the Ohio Mortgage Broker Act.

Respondent is further notified, pursuant to R.C. Chapter 119, that Respondent is entitled to a hearing on this matter. If Respondent desires to request a hearing, the request must be made in writing, and must be received in the offices of the Ohio Division of Financial Institutions within thirty (30) days of the time of the mailing of this Notice. Hearing requests should be addressed: Ohio Division of Financial Institutions, Attn: Carrie V. Moore, Consumer Finance Staff Attorney, 77 South High Street, 21<sup>st</sup> Floor, Columbus, Ohio 43215-6120.

At the hearing, Respondent may appear in person, by Respondent's attorney, or by such other representative as is permitted to practice before the Agency, or Respondent may present its position, arguments, or contentions in writing, and, at the hearing, may present evidence and examine witnesses appearing for and against Respondent.

If the Ohio Division of Financial Institutions does not receive a written request for a hearing in its offices within thirty (30) days of the time of the mailing of this Notice, the Superintendent will issue an order denying Respondent a loan officer license.

Signed and sealed this 8<sup>th</sup> day of December 2005.

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**ROBERT M. GRIESER**

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