

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

In the matter of:) Case No. M2007-487
)
)
DEBORAH TZAKIS) **DIVISION ORDER**
2479 Fawn Lake Circle) **Loan Officer License Suspension**
Naperville, IL 60564) **&**
) **Notice of Appellate Rights**
)

Respondent, Deborah Tzakis ("Respondent"), held a Loan Officer License ("License") issued by the Division of Financial Institutions ("Division") during calendar year 2006. On August 29, 2007, the Division notified Respondent that it issued an Order of License Suspension ("Order") because: (1) Respondent failed to comply with the 2006 continuing education requirement set forth in R.C. 1322.052; and (2) because Respondent failed to comply with R.C. 1322.052, the Division is required under R.C. 1322.10(F)(2) to suspend Respondent's License.

An administrative hearing was held on October 3, 2007. Respondent failed to appear. A Report and Recommendation ("Report") was filed with the Division on October 26, 2007, recommending that the Division continue the suspension of Respondent's License. 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. As a result, the Division makes the following findings and conclusions. Any finding and/or conclusion not specifically addressed below is approved, adopted, and incorporated herein. (The Report is attached hereto.)

The Division modifies paragraphs 2, 5 and 6 on page 2 of the Report.

In paragraph 5 on page 2, the Report refers to documentary evidence introduced at the hearing, in the form of "a printout of the information in the eLMS database," detailing the continuing education history of the Respondent, but mistakenly identifies the Respondent as Mr. Brose instead of Ms. Tzakis. The Report also mistakenly identifies the Respondent in paragraphs 2 and 6. These are typographical errors, and the Division hereby modifies the paragraphs accordingly.

Upon consideration of the record, the Division hereby adopts the hearing officer's recommendation and continues the License suspension of Deborah Tzakis.

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 26th day of November 2007.

LEIGH A. WILLIS

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