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

In the matter of:) Case No. M2006-9992833
KELLY M. NUNAMAKER) DIVISION ORDER
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2437 Zollinger Road) Approval of Loan Officer License Application
Columbus, OH 43221) &
) Notice of Appellate Rights

Respondent, Kelly M. Nunamaker ("Respondent), submitted a loan officer license application to the Division of Financial Institutions ("Division") on March 7, 2006, and again on May 11, 2006. On January 22, 2004, the Division notified Respondent that it intended to deny her loan officer license application ("Application") because: (1) in or around 1996, in the Franklin County, Ohio, Court of Common Pleas, Respondent was convicted of a felony count of Trafficking in Marijuana; (2) pursuant to R.C. 1322.031(A)(2) and 1322.041(A)(3), Respondent has not proven that she is honest, truthful, and of good reputation, and there is no basis in fact for believing that she will not commit another criminal offense involving drug trafficking or any criminal offense involving money or securities; and (3) 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. 1322.01 to 1322.12 – the Ohio Mortgage Broker Act.

Respondent requested an administrative hearing, which was held on August 11, 2006. A Report and Recommendation ("Report") was filed with the Division on September 8, 2006, recommending that the Division approve 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 Report is attached). Following its review of the record, the Division hereby adopts the hearing officer's recommendation and approves the loan officer license application of Kelly M. Nunamaker.

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, 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 26th day of October 2006.

ROBERT M. GRIESER

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