

Bob Taft  
Governor

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

Lt. Governor Jennette Bradley  
Director

In the matter of:	)	Case No. 04-0027-LOD
	)	
<b>SALVATORE L. BELLANTE</b>	)	<b><u>DIVISION ORDER</u></b>
1511 Biltmore Road	)	
Lyndhurst, Ohio 44124	)	<b>Denial of Loan Officer License Application</b>
	)	

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**DIVISION ORDER**

On October 2, 2002, Salvatore L. Bellante submitted a loan officer license application to the Division of Financial Institutions. On January 22, 2004, the Division issued Bellante notice of the Division's intent to deny his application, and notified Bellante of his right to a hearing on the matter. Bellante requested a hearing, and pursuant thereto, an administrative hearing was held in accordance with Ohio Revised Code Chapter 119 on February 24, 2004.

The hearing officer filed his written report and recommendation, recommending that the Division deny Bellante's license application. A copy of the report and recommendation and a letter explaining Bellante's right to submit written objections within 10 days of receipt of the report was served on Bellante on May 6, 2004.

The Division received objections to the report and recommendation on May 19, 2004—two days after the deadline for filing such objections had passed. Because a continuance was never requested, the objections have not been considered.

On May 24, 2004, the Division received a facsimile transmission from Bellante's attorney, Ronald J. Clum. The transmission consisted of a cover page and a two-page letter authored by Attorney Phillip Ciano and dated May 20, 2004. The facsimile transmission appears to be an attempt to submit additional evidence. Because the record was closed at the conclusion of the February 24, 2004 administrative hearing, the May 24, 2004 facsimile transmission has not been considered.

Upon consideration of the hearing officer's report and recommendation, the Division hereby confirms and approves the recommendation. Accordingly, Bellante'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 9<sup>th</sup> day of June 2004.

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

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