

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

In the matter of:	)	Case No. M2006-9993031
	)	
<b>JEFFREY H. TURNER</b>	)	<b>Notice of Intent to Revoke Loan Officer License</b>
5994 Abbey Chapel Drive	)	&
Dublin, Ohio 43017	)	<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, and the rules adopted thereunder.

**RESPONDENT**

**JEFFREY H. TURNER** ("Respondent") holds an active loan officer license issued by the Division. His address of record is 5994 Abbey Chapel Drive, Dublin, Ohio 43017, and his date of birth is May 18, 1960. His employer of record is Central Pacific Mortgage Company, 950 Iron Point Road, Suite 200, Folsom, California 95630.

**NOTICE OF PROPOSED ACTION**

In accordance with R.C. 1322.10(A)(1)(b), and pursuant to R.C. Chapter 119, the Division intends to REVOKE Respondent's loan officer license.

**BASIS FOR PROPOSED ACTION**

Pursuant to R.C. 1322.10(B), the Division conducted an investigation of Respondent, and as a result thereof, alleges the following:

- A. In accordance with R.C. § 1322.10(A)(1)(a), the superintendent of the Division may revoke a loan officer license if the superintendent finds that the licensee has violated or failed to comply with any provision of sections 1322.01 to 1322.12 of the Revised Code – the Ohio Mortgage Broker Act – or the rules adopted under those sections or any other law applicable to the business conducted under a certificate of registration.
- B. On or around February 28, 2006, in the Municipal Court of Franklin County, Ohio, judgment was entered against Respondent in a civil case in the amount of \$7,900.00, plus interest and costs.

- C. On or around March 26, 2006, respondent attested in a sworn statement that information provided about unpaid civil judgments on the 2006 Escrow Loan Officer Renewal Application he submitted to the Division was complete and truthful, when it was not.
- D. On or around March 27, 2006, respondent provided incomplete or untruthful information about respondent's background to the division in an attempt to obtain a loan officer license.

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

- 1. Respondent's actions listed in Paragraphs C and D violated R.C. 1322.07(A), which prohibits a loan officer applicant from "mak[ing] any substantial misrepresentation in any registration or license application[.]"
- 2. Respondent's actions listed in Paragraphs C and D violated R.C. 1322.07(B), which prohibits a loan officer applicant from "[m]ak[ing] false or misleading statements of a material fact, [or] omissions of statement required by state law[.]"
- 3. Respondent's actions listed in Paragraphs C and D violated R.C. 1322.07(C), which prohibits a loan officer applicant from "[e]ngage[ing] in conduct that constitutes improper, fraudulent, or dishonest dealings."
- 4. Based on Respondent's conduct, as shown above, the Division has the authority to revoke Respondent's loan officer license in accordance with R.C. § 1322.10(A)(1)(a).

### **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 permanently revoking Respondent's loan officer license.

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: Jason K. Wright, Consumer Finance Associate Counsel, 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 revoking Respondent's loan officer license.

Signed and sealed this 24<sup>th</sup> day of October 2006.

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