## STATE OF OHIO DEPARTMENT OF COMMERCE

## Division of Financial Institutions Consumer Finance

In the matter of:	)	Case No. 04-0013MBD
Wellington Mortgage Services, LLC dba Wellington Mortgage	)	DIVISION ORDER
836 West South Boundary	)	Denial of Mortgage Broker Renewal
Perrysburg, OH 43551	)	Application

## **DIVISION ORDER**

On September 9, 2004, the Division issued Respondent a notice of the Division's intent to deny renewal of mortgage broker certificate of registration and notified Respondent of his right to a hearing on the matter. The Division cited the following reasons for its action: (1) Respondent fails to meet the conditions for renewal as set forth by R.C. 1322.04(B); (2) Respondent has not proven that its principal owner and Operations Manager, Jeff Wenzlick, is honest, truthful, and of good reputation, and there is no basis in fact for believing that he will not commit another criminal offense involving sexual battery and burglary; and (3) Respondent's character and general fitness do not command the confidence of the public and warrant the belief that its business will be operated honestly and fairly in compliance with the Ohio Mortgage Broker Act as required by R.C. 1322.04(A)(10). Respondent requested a hearing, and pursuant thereto, an administrative hearing was held in accordance with Ohio Revised Code Chapter 119 on December 21, 2004. Respondent did not attend the hearing, instead, pursuant to agreement between the parties, submitted evidence in writing at a later date. The Division responded through a reply brief.

The hearing officer filed his written report and recommendation with the Division on February 28, 2005, recommending that the Division deny Respondent's renewal application. A copy of the report and recommendation and a letter explaining Respondent's right to submit written objections to the report was mailed to Respondent through its attorney by certified mail. Respondent did not file objections.

Upon consideration of the hearing officer's report and recommendation, the Division confirms and approves the recommendation. Accordingly, Respondent's Renewal application for its mortgage broker certificate of registration 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 \_\_\_\_\_day of April, 2005.

ROBERT M. GRIESER

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