

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

In the matter of: ) Case No. M2009-1175  
)  
**RICHARD A. SMITH** ) **DIVISION ORDER**  
11421 West Ridge Road )  
Elyria, OH 44035 ) **TERMINATION of Notice of Intent**  
) **to Refuse Loan Officer License Renewal**  
)

---

WHEREAS, the Ohio Department of Commerce, by and through the Superintendent of the Division of Financial Institutions ("Division"), on April 7, 2010, issued Richard A. Smith ("Respondent") a Notice of Intent to Refuse Loan Officer License Renewal and Notice of Opportunity for a Hearing; and

WHEREAS, subsequent to issuance of the Notice of Intent to Refuse Loan Officer License Renewal and Notice of Opportunity for a Hearing, the Division accepted Respondent's request to surrender his loan officer license;

The Division finds that the April 7, 2010 Notice of Intent to Refuse Loan Officer License Renewal and Notice of Opportunity for a Hearing is now moot;

The Division hereby terminates the April 7, 2010 Notice.

IT IS SO ORDERED.

**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 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 28<sup>th</sup> day of April, 2010.

---

**LEIGH A. WILLIS**  
Deputy Superintendent for Consumer Finance  
Division of Financial Institutions  
Ohio Department of Commerce