

Bob Taft
Governor

Lt. Governor Jennette Bradley
Director

STATE OF OHIO
DEPARTMENT OF COMMERCE
DIVISION OF FINANCIAL INSTITUTIONS
77 South High Street, 21st Floor
Columbus, Ohio 43215-6120

In the matter of:)	
THE OLD LIGHTHOUSE)	Case No. 03-MB-D-09-03
MORTGAGE COMPANY, INC.)	
127 N. Main Street)	<u>DIVISION ORDER</u>
Mount Gilead, OH 43338)	
)	Denial of Renewal Application for
)	Certificate of Registration
)	

DIVISION ORDER

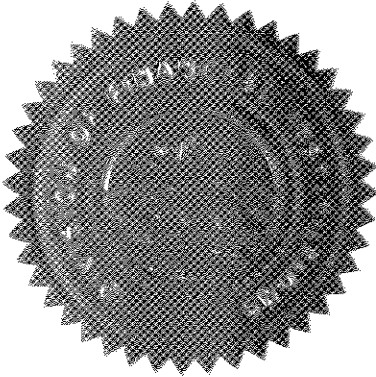
On April 18, 2003 The Old Lighthouse Mortgage Company, Inc., ("Respondent") submitted a renewal application for its certificate of registration to the Division of Financial Institutions ("Division"). On September 17, 2003, the Division issued Respondent a notice of the Division's intent to deny Respondent's application, and notified Respondent of its right to a hearing on the matter. Respondent requested a hearing, and pursuant thereto, an administrative hearing was held in accordance with Ohio Revised Code Chapter 119 on May 17, 2004.

The hearing officer filed his written report and recommendation with the Division on August 20, 2004, recommending that the Division refuse to renew Respondent's certificate of registration application. Respondent was served with a copy of the report and recommendation and a letter explaining his right to submit written objections. Respondent filed objections, which have been considered.

Upon consideration of the hearing officer's report and recommendation and Respondent's objections thereto, the Division confirms and approves the recommendation. Accordingly, Respondent's application for renewal of its 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 9th day of September 2004.

Robert M. Grieser

ROBERT M. GRIESER

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