

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

|                          |   |  |
|--------------------------|---|--|
| In the matter of:        | ) | Case No. 04-0178-LOD   |
|                          | ) |  |
| <b>CHARLES A. HOWARD</b> | ) | <b>Notice of Intent to Deny Loan Officer License Application</b> |
| 1824 Passage Lane        | ) | &  |
| Columbus, Ohio 43219     | ) | <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. In accordance therewith, the Division is accountable for the licensing of individuals as residential mortgage loan officers.

**RESPONDENT**

**CHARLES A. HOWARD** ("Respondent") has applied to the Division for a loan officer license. His address of record is 1824 Passage Lane, Columbus, Ohio 43219, and his date of birth is December 1, 1961. Respondent's last employer of record was Manhattan Mortgage Group, Ltd., 6833 Clark State Road, Blacklick, Ohio 43004.

**NOTICE OF PROPOSED ACTION**

In accordance with sections 1322.041 and 1322.10 of the R.C., and R.C. Chapter 119, the Division intends to DENY Respondent's loan officer license application.

**BASIS FOR PROPOSED ACTION**

The Division has conducted an investigation of Respondent, pursuant to R.C. 1322.031(B), and has found the following:

1. In or around 1996, in the Lyndhurst Municipal Court, Cuyahoga County, Ohio, Respondent was convicted of THEFT, a misdemeanor of the first degree.
2. In or around 1998, in the Court of Common Pleas, Cuyahoga County, Ohio, Respondent pleaded guilty to and was convicted of ASSAULT ON A PEACE OFFICER, a felony of the fourth degree.

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

- I. Respondent has not proven that he is honest, truthful, and of good reputation, and that there is no basis in fact for believing that he will not commit another criminal offense involving theft or any criminal offense involving money or securities. See R.C. sections 1322.031(A)(2) and 1322.041(A)(3).
- II. Respondent's character and general fitness do not command the confidence of the public and warrant the belief that the business will be operated honestly and fairly in compliance with the purposes of the Ohio Mortgage Broker Act. See R.C. 1322.041(A)(5).
- III. Respondent violated R.C. 1322.07(A), which prohibits a loan officer applicant from "mak[ing] any substantial misrepresentation in any registration or license application[.]" Specifically, Respondent,

although answering “yes” to Question 5 of the loan officer license application, omitted information regarding his 1996 theft conviction at the time he submitted his loan officer license application.

- IV. Respondent 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[.]” Specifically, Respondent, although answering “yes” to Question 5 of the loan officer license application, omitted information regarding his 1996 theft conviction at the time he submitted his loan officer license application.
- V. Respondent violated R.C. 1322.07(C), which prohibits a loan officer applicant from “[e]ngag[ing] in conduct that constitutes improper, fraudulent, or dishonest dealings.”

**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 denying Respondent a loan officer license under the Ohio Mortgage Broker Act.

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: Mark L. Rhea, Consumer Finance Staff Attorney, 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 denying Respondent a loan officer license.

Signed and sealed this 22<sup>nd</sup> day of January, 2004.

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