

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

Bob Taft  
Governor

Gary C. Suhadolnik  
Director

In the matter of: )  
CHRISTINA M. GAVIN ) Case No. 02-LO-D-49  
2239 Hamilton Avenue )  
Poland, Ohio 44514 ) Notice of Intent to Deny Loan Officer License  
) &  
) Notice of Opportunity for a Hearing  
)

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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 required to accept applications for loan officer licenses, to investigate each applicant, to determine whether an applicant meets the licensure requirements, and to issue qualified applicants a loan officer license.

Christina M. Gavin ("Respondent") has applied to the Division for a loan officer license.

Respondent: CHRISTINA M. GAVIN  
2239 Hamilton Avenue  
Poland, Ohio 44514  
D.O.B.: April 11, 1960

Employer: CROWN EQUITY GROUP, INC.  
1350 Portage Trail  
Cuyahoga Falls, Ohio 44223

NOTICE OF PROPOSED ACTION

Pursuant to R.C. 1322.031(B), the Division has conducted an investigation of Respondent and, as a result thereof, intends to deny Respondent, Christina M. Gavin, a license to act as a loan officer under the Ohio Mortgage Broker Act.

**BASIS FOR PROPOSED ACTION**

The results of the Division's investigation indicate that Respondent, Christina M. Gavin, has been convicted of a criminal offense involving theft, receiving stolen property, embezzlement, forgery, fraud, passing bad checks, money laundering, or drug trafficking, or a criminal offense involving money or securities. R.C. 1322.031(A)(2); R.C. 1322.041(A)(3). TO WIT:

1. In or around June 1991, in the Youngstown Municipal Court, Respondent, Christina M. Gavin, was convicted of THEFT.

The results of the Division's investigation further indicate that:

2. In or around May 1997, in the Summit County Court of Common Pleas, Respondent, Christina M. Gavin, pleaded guilty and was convicted of SEXUAL BATTERY, a third degree felony, and was designated a SEXUALLY ORIENTED OFFENDER; and
3. In or around December 1998, in the Summit County Court of Common Pleas, Respondent, Christina M. Gavin, was found guilty of a PROBATION VIOLATION pertaining to the criminal case referred to in Paragraph 2 above; and
4. In or around June 1998, in the Akron Municipal Court, Respondent, Christina M. Gavin, pleaded guilty and was convicted of DRIVING WITH A PROHIBITED BLOOD-ALCOHOL-CONTENT, a misdemeanor of the first degree; and
5. In or around September 1998, in the Cuyahoga Falls Municipal Court, Respondent, Christina M. Gavin, pleaded guilty and was convicted of DRIVING UNDER THE INFLUENCE of drugs/alcohol (Case No. 11853); and
6. In or around September 1998, in the Cuyahoga Falls Municipal Court, Respondent, Christina M. Gavin, pleaded guilty and was convicted of DRIVING UNDER THE INFLUENCE of drugs/alcohol (Case No. 14654).

Given Respondent's criminal convictions, the Division believes that:

1. Respondent has not proven that she is honest, truthful, and of good reputation, and that there is no basis in fact to believe that she will not commit such an offense again. R.C. 1322.041(A)(3);
2. 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. R.C. 1322.041(A)(5); and that
3. The public would be best served and that the purpose of the Ohio Mortgage Broker Act would be realized if Respondent, Christina M. Gavin, is denied a license to act as a loan officer in the state of Ohio.

**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:

State of Ohio  
Department of Commerce  
Division of Financial Institutions  
Attn: Attorney Amanda Axtell  
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 2<sup>nd</sup> day of October, 2002.

**OHIO DEPARTMENT OF COMMERCE**  
Division of Financial Institutions

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**ROBERT M. GRIESER**  
Deputy Superintendent for Consumer Finance