

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

In the matter of:	)	Case No. M2006-9993022
	)	
<b>MATTIE L. WILLIAMS</b>	)	<b><u>DIVISION ORDER</u></b>
14921 Lake Avenue	)	<b>Approval of Loan Officer License Application</b>
Lakewood, Ohio 44107	)	<b>&amp;</b>
	)	<b>Notice of Appellate Rights</b>
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Respondent, Mattie L. Williams ("Respondent"), submitted a loan officer license application ("Application") to the Division of Financial Institutions ("Division") on August 8, 2006. On September 27, 2006, the Division notified Respondent that it intended to deny her Application because: (1) in or around 1977, in the Cuyahoga County, Ohio, Court of Common Pleas, Respondent was convicted of Grand Theft; and (2) pursuant to R.C. 1322.031(A)(2) and 1322.041(A)(3), Respondent has not proven that she is honest, truthful, and of good reputation, and there is no basis in fact for believing that she will not commit another criminal offense involving theft or any criminal offense involving money or securities.

Respondent requested an administrative hearing, which was held on December 4, 2006. A Report and Recommendation ("Report") was filed with the Division on March 21, 2007, recommending that the Division approve Respondent's Application. No objections were filed.

In accordance with R.C. 119.09, the Division has considered the record, consisting of the Report, the transcript of testimony and exhibits, as well as all applicable laws. (The Report is attached hereto.) Following its review of the record, the Division hereby adopts the hearing officer's recommendation and approves the loan officer license application of Mattie L. Williams. The Respondent should take notice of the amendment to R.C. 1322.041(A)(3), effective January 1, 2007, which prevents the Division from renewing a loan officer's license if the registrant has been convicted of a theft offense.

It is so ordered.

**NOTICE OF APPELLATE RIGHTS**

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, 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 17<sup>th</sup> day of May 2007.

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**RICHARD F. KECK**

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