

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

In the matter of:	)	Case No. M2009-97
	)	
<b>JEREMY R. DOERING</b>	)	<b><u>DIVISION ORDER</u></b>
733 Jersey Court	)	<b>Denial of Loan Officer License</b>
San Diego, CA 92109	)	<b>Renewal Application</b>
	)	<b>&amp;</b>
	)	<b>Notice of Appellate Rights</b>
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The Ohio Department of Commerce, by and through the Superintendent of the Division of Financial Institutions (the "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 licensure of mortgage loan officers.

Respondent, Jeremy R. Doering ("Respondent"), submitted an application ("Application") to the Division to renew his loan officer license, which expired on April 30, 2008. On October 6, 2009, the Division notified Respondent that it intended to deny the renewal of his loan officer license based upon the following allegations:

- A. The Division is authorized by R.C. 1322.10(A)(1)(a) to refuse to renew a loan officer license if the Division finds that the licensee has violated "or fail[ed] to comply with any provision of sections 1322.01 to 1322.12 of the Revised Code or the rules adopted under those sections or any other law applicable to the business conducted[.]"
- B. R.C. 1322.041(B)(2) provides that a loan officer license will be renewed annually if the superintendent finds that the applicant meets the conditions set forth in divisions (A)(2) to (6) of R.C. 1322.041.
- C. On or around June 17, 2004, Respondent attested in a sworn statement that information provided about Respondent's criminal background on Respondent's loan officer license application submitted to the Division was complete and truthful when it was not.
- D. On or around June 17, 2004, in an attempt to obtain a loan officer license, Respondent provided untruthful information about his criminal background to the Division. He represented to the Division that he had never been convicted of any criminal offense.

- E. On or around June 6, 1996, in the Circuit Court of Cook County, Illinois, in *People of the State of Illinois v. Jeremy R. Doering.*, Case No. 95124847501, Respondent was found guilty of Possession of Cannabis.

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

1. Respondent's actions, as listed above, show 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)(6).
2. Respondent's actions, as listed above, violated R.C. 1322.07(A), which prohibits a loan officer applicant from "mak[ing] any substantial misrepresentation in any registration or license application[.]"
3. Respondent's actions, as listed above, 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[.]"
4. Respondent's actions, as listed above, violated R.C. 1322.07(C), which prohibits a loan officer applicant from "[e]ngage[ing] in conduct that constitutes improper, fraudulent, or dishonest dealings."
5. Respondent does not meet the renewal requirements set forth in divisions (A)(2) and (6) of R.C. 1322.041.

Respondent requested an administrative hearing which was held before a hearing officer on November 17, 2009. Respondent did not appear and was not represented by counsel at the hearing. The hearing officer's Report and Recommendation was filed with the Division on December 9, 2009, recommending that the Division deny the Application. (A copy of the Report and Recommendation is attached). No objections were filed.

In accordance with R.C. 119.09, the Division has considered the record, consisting of the Report and Recommendation, the transcript of testimony and exhibits, as well as all applicable laws. Following its review of the record, the Division hereby adopts the hearing officer's recommendation. Therefore, the Division denies the loan officer license renewal application of Jeremy R. Doering.

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 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 16<sup>th</sup> day of February, 2010.

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**LEIGH A. WILLIS**

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