

**The State of Alabama  
State Banking Department**

IN THE MATTER OF )  
 ) CASE NO. MLO-2012-007  
JOHN R. O'DONNELL )

**ORDER DENYING APPLICATION FOR MORTGAGE LOAN ORIGINATOR  
LICENSE**

John R. O'Donnell ("Applicant") filed an application with the State Banking Department of Alabama ("Department") for a Mortgage Loan Originator License (NMLS ID #242604) in 2012. On February 14, 2013, the Department sent notification to the Applicant that it intended to deny the application due to the following:

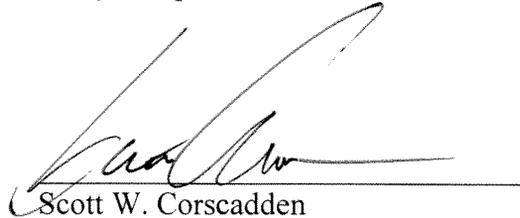
1. Section 5-26-6 of the Alabama Secure and Fair Enforcement for Mortgage Licensing Act (Alabama SAFE Act) prevents the Supervisor from issuing a mortgage loan originator license to any individual who has a felony conviction, if such felony involved an act of fraud, dishonesty, a breach of trust, or money laundering. The Department found that the Applicant has been convicted of a felony that involves fraud, dishonesty, breach of trust, or money laundering.
2. Section 5-26-6 of the Alabama SAFE Act also prevents the Supervisor from issuing a mortgage loan originator license to any individual that does not demonstrate character and general fitness as to command the confidence of the community. The Department found that the Applicant had been denied a mortgage loan originator license by the State of Florida in 2012. Applicant's record indicates that his current residence is in the State of Florida.

The notice of February 14, 2013, allowed the Applicant 20 days within which to request a hearing or withdraw the application. The Applicant has done neither.

Therefore, it is the Final Order of this Department that the application of John R. O'Donnell for a mortgage loan originator license is DENIED.

Let a copy of this Order be mailed to the applicant at his last known address of  
1805 E. Hernandez Street, Pensacola, FL 32503, by certified mail.

Issued at Montgomery, this 2<sup>nd</sup> day of April 2013.

A handwritten signature in black ink, appearing to read "Scott W. Corscadden", is written over a horizontal line. The signature is stylized and cursive.

Scott W. Corscadden  
Supervisor  
Bureau of Loans