

**COMMONWEALTH OF KENTUCKY  
PUBLIC PROTECTION CABINET  
DEPARTMENT OF FINANCIAL INSTITUTIONS  
AGENCY CASE NO. 2009-AH-056  
ADMINISTRATIVE ACTION NO. 09-PPC-0215**

DEPARTMENT OF FINANCIAL INSTITUTIONS

COMPLAINANT

v.

ROBERT M. ELMORE

RESPONDENT

**FINAL ORDER DENYING APPLICATION FOR  
AGENT REGISTRATION**

\* \* \* \* \*

This matter is before the Commissioner of the Department of Financial Institutions (“DFI”), pursuant to KRS 13B.120. The Commissioner hereby enters this **Final Order Denying Application for Agent Registration** of Robert M. Elmore (“Respondent”).

On October 6, 2010 the Hearing Officer issued the Findings of Fact, Conclusions of Law, and Recommended Order Notice of Exceptions and Appeal Rights in this matter. The Respondent timely filed Respondent’s Exceptions to Findings of Fact, Conclusions of Law and Recommended Order.

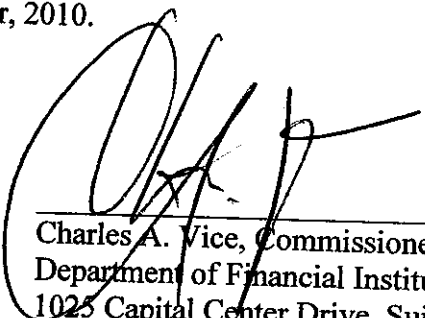
Having considered the record in this matter, the Findings of Fact, Conclusions of Law, and Recommended Order Notice of Exception and Appeal Rights issued by the Hearing Officer, the Exceptions filed by the Respondent, and being sufficiently advised, I hereby adopt as my own the Findings of Fact, Conclusions of Law, and Recommended Order issued by the Hearing Officer on October 6, 2010.

**FINAL ORDER**

THEREFORE, it is hereby **ORDERED** that:

1. The Findings of Fact, Conclusions of Law, and Recommended Order Notice of Exceptions and Appeal Rights issued by the Hearing Officer on October 6, 2010 and attached hereto are hereby adopted and incorporated by reference in this Final Order:  
and
2. The application of Respondent Robert M. Elmore for an agent registration is **DENIED**.

Executed on the 2<sup>ND</sup> day of November, 2010.



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Charles A. Vice, Commissioner  
Department of Financial Institutions  
1025 Capital Center Drive, Suite 200  
Frankfort, Kentucky 40601

**NOTICE OF RESPONDENT'S APPEAL RIGHTS**

This is a final and appealable order. Pursuant to KRS 286.8-210, you are hereby notified that you have the right to appeal this Final Order of the Commissioner. If you chose to appeal, you must file a written Notice of Appeal with the Franklin Circuit Court within thirty (30) days after completion of service of this Final Order. A copy of any Appeal Petition must be served on the Commissioner.

**Certificate of Service**

I hereby certify that a copy of the foregoing **Final Order Denying Application for Agent Registration** was served as follows on this the 3<sup>rd</sup> day of November, 2010:

by messenger mail on:

Hon. Susan Durant  
Hearing Officer  
Division of Administrative Hearings  
Office of the Attorney General  
1024 Capital Center Drive  
Frankfort, KY 40601

by certified mail, postage prepaid, on:

Kent Wicker, Esq.  
Reed Wicker, PLLC  
2100 Waterfront Plaza  
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