



**Department  
of Commerce**

Division of Financial Institutions  
John R. Kasich, Governor  
Andre T. Porter, Director

**MEMORANDUM**

**To: Paula Steele, Regulatory Policy Advocate  
Common Sense Initiative Office**

**From: Jacqueline Mallett, Consumer Finance Chief Counsel**

**Date: March 19, 2014**

**Re: DFI Acknowledgement of CSI Review of Proposed OAC 1301:8-10 rule  
package (Home ownership Counseling Services)**

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The Ohio Department of Commerce, Division of Financial Institutions, is in receipt of the CSI Review of the above-mentioned rule package dated March 14, 2014. The review made no recommendations for changes and concluded that the rules should be filed with the Joint Committee on Agency Rule Review ("JCARR"). Therefore, the Division will proceed with the formal filing of this rule package with JCARR.