



**FINANCIAL SERVICES
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COMMISSIONER OF
AGRICULTURE

SANDEEP N PATEL
1759 LAUREL BROOK LOOP
CASSELBERRY, FL 32707

RE: REG. LICENSE ID: LI00000808601 SEQ: 000 BRN: 000000

Dear Applicant:

This is to inform you that your Application for License as a Mortgage Broker is hereby denied.

The denial is based on Rule 69V-40.03(12), Florida Administrative Code, "Request for Additional Information. Any request for additional information, including a passing score on the Mortgage Broker Examination, will be made by the Office within thirty (30) days after receipt of the application by the Office. The additional information must be received by the Department within ninety (90) days from the date of the request. Failure to respond within ninety (90) days from the date of request shall be construed by the Office as grounds for denial for failure to complete the application and the application shall be denied pursuant to Section 120.60(3), Florida Statutes." Our records reflect the additional information requested by the Office was not received within the required ninety (90) day period.

Please be advised that you may request a hearing concerning this denial to be conducted in accordance with the provisions of Sections 120.569 and 120.57, Florida Statutes and Rule 28-106.104(2), Florida Administrative Code. Requests for such a hearing must comply with the provisions of Rule 28-106.201 or 28-106.301, Florida Administrative Code (attached hereto) and must be filed in duplicate with:

Office of Financial Regulation
Legal Services Office
Fletcher Bldg, Ste 526
200 E. Gaines Street
Tallahassee, Florida 32399-0379
(850) 410-9805

within twenty-one (21) days after receipt of this notice. Failure to respond within twenty-one days of receipt of this notice shall be deemed to be a waiver of all rights to a hearing. Should you request such a hearing, you are further advised that at such a hearing, you will have the right to be represented by counsel or other qualified

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representative; to offer testimony, either oral or written; to call and cross-examine witnesses; and to have subpoenas and subpoenas duces tecum issued on your behalf.

Pamela P Epting

PAMELA P. EPTING, BUREAU CHIEF

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing has been docketed with the Clerk of the Office and has been furnished by U.S. Mail to:

SANDEEP N PATEL
1759 LAUREL BROOK LOOP
CASSELBERRY, FL 32707

at 2:03 this 11th day of January, 2007.

Pamela P Epting

PAMELA P. EPTING, BUREAU CHIEF