

**STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS  
DEPARTMENT OF BUSINESS REGULATION  
JOHN O. PASTORE COMPLEX  
1511 PONTIAC AVENUE  
CRANSTON, RI 02920**

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**IN THE MATTER OF:**

**Robert P. Luzzi,**

**Respondent.**

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**DBR No.: 09-B-0236**

**FINAL ORDER OF DISMISSAL**

On or about August 18, 2008, Robert P. Luzzi (“Respondent”) filed an application with the Department of Business of Regulation (“Department”) for a license (“License”) as a Mortgage Loan Originator pursuant to R.I. Gen. Laws § 19-14-3(e)(5). On or about March 13, 2009, the Department issued the Respondent a Notice of Denial of Application for License as Mortgage Loan Originator and of Opportunity for Hearing (“Notice”). In response to said Notice, the Respondent requested a hearing and an Order Appointing Hearing Officer and Providing Notice of Pre-Hearing Conference was issued on December 10, 2009 to Respondent. A pre-hearing conference was held on January 20, 2010 at which time the issues were clarified and hearing schedule set. Subsequent to the pre-hearing conference, various motions were filed by the parties with the parties agreeing in October, 2010 to file stipulated facts which were filed in June, 2011 and a hearing scheduled. Said hearing was continued at the request of the Respondent. On or about August 30, 2012, the Respondent filed a withdrawal of his appeal of the Department’s denial of his License application. On the basis of the forgoing, the undersigned recommends that the Respondent’s appeal be dismissed with prejudice.

As recommended by:

Date: September 4, 2012

  
Catherine R. Warren  
Hearing Officer

I have read the Hearing Officer's recommendation and I hereby ADOPT REJECT the recommendation of the Hearing Officer in the above-entitled Final Order.

Date: 9-10-2012

  
Paul McGreevy  
Director

Entered as an Administrative Order No.: 12 - 051 this 10<sup>th</sup> day of September, 2012.

**NOTICE OF APPELLATE RIGHTS**

**THIS DECISION CONSTITUTES A FINAL ORDER OF THE DEPARTMENT OF BUSINESS REGULATION PURSUANT TO R.I. GEN. LAWS § 42-35-12. PURSUANT TO R.I. GEN. LAWS § 42-35-15, THIS ORDER MAY BE APPEALED TO THE SUPERIOR COURT SITTING IN AND FOR THE COUNTY OF PROVIDENCE WITHIN THIRTY (30) DAYS OF THE MAILING DATE OF THIS DECISION. SUCH APPEAL, IF TAKEN, MUST BE COMPLETED BY FILING A PETITION FOR REVIEW IN SUPERIOR COURT. THE FILING OF THE COMPLAINT DOES NOT ITSELF STAY ENFORCEMENT OF THIS ORDER. THE AGENCY MAY GRANT, OR THE REVIEWING COURT MAY ORDER, A STAY UPON THE APPROPRIATE TERMS.**

**CERTIFICATION**

I hereby certify that on this 12<sup>th</sup> & 13<sup>th</sup> KLM day of September, 2012, that a copy of the within Final Order of Dismissal was sent by first class mail, postage prepaid to C. Leonard O'Brien, Esquire, 200 Middle Highway, # 1, Barrington, RI 02806 and by electronic delivery to Neena Sinha Savage, Esquire, and Joseph Torti, Deputy Director, Department of Business Regulation, Pastore Complex, 1511 Pontiac Avenue, Cranston, RI.

