

**OHIO DEPARTMENT OF COMMERCE
INFORMATION RELEASE**

**Division of Financial Institutions Orders and Enforcement Actions
September 1, 2009 to September 30, 2009**

During the month of September 2009, the Consumer Finance Section of the Division took 55 administrative enforcement actions against registrants and licensees. All but 13 of these actions were against mortgage brokers and loan officers. Year to date, 415 or 87 percent of the total 477 administration actions issued by the Consumer Finance Section were against mortgage brokers and loan officers.

Order or Case Number	Name	Date	Type of Action
501558	Ace Cash Express, Inc. Irving, TX	09-10-09	Settlement agreement – Ohio Mortgage Loan Act registrant assessed \$7,050
M2009-835	Ahmed Hamud dba Kaah Multi Services Columbus, OH	09-23-09	Notice of intent to deny check cashing license
M2009-172 M2009-446	All State Home Mortgage, Inc. Euclid, OH	09-23-09	Consent order – mortgage broker / Ohio Mortgage Loan Act registrant assessed \$7,500
M2009-838	American Home Mortgage Lending Solutions, Inc. Irving, TX	09-28-09	Notice of intent to refuse Ohio Mortgage Loan Act registrant renewal
M2009-423	Simon Y. Amor Cincinnati, OH	09-21-09	Final order denying loan officer license renewal for failure to comply with continuing education requirements
400164	Bermudez Financial Services, Ltd. dba Advantage Loan Millersburg, OH	09-28-09	Settlement agreement – small loan licensee assessed \$500
M2009-688	Ronald E. Borgquist Lewis Center, OH	09-03-09	Final order terminating suspension and notice of intent to deny loan officer license renewal
2009-705 (2008 CE)	Joseph A. Boysel Dublin, OH	09-03-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2008-544	Daniel T. Brady Wyoming, OH	09-23-09	Final order terminating notice of intent to impose fine against loan officer
020755-2008CE	Scott W. Brauer Cincinnati, OH	09-16-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-837	Caliber Funding, LLC Scottsdale, AZ	09-28-09	Notice of intent to refuse Ohio Mortgage Loan Act registrant renewal
M2009-829	Cityview Mortgage, Ltd. Westlake, OH	09-23-09	Summary suspension and notice of intent to deny renewal of mortgage broker certificate of registration for failure to maintain bond
M2009-706	Michael A. Cox Cincinnati, OH	09-17-09	Notice of intent to deny loan officer license

2009-611 (2005 CE)	Michelle A. Davin Hinckley, OH	09-10-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$750
033852 (2008 CE)	Yolanda E. Earley Pataskala, OH	09-21-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-322	Yolanda E. Earley Pataskala, OH	09-23-09	Final order terminating summary suspension and notice of intent to deny loan officer license renewal
2009-793 (2004 & 2005 CE)	Andrea L. Files Wadsworth, OH	09-21-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$1,000
M2009-836	Firstagain, LLC San Diego, CA	09-28-09	Notice of intent to refuse Ohio Mortgage Loan Act registrant renewal
033387.000 (2008 CE)	Christopher M. Forrest Mason, OH	09-10-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2008-711	Gerspacher Mortgage, Ltd. Medina, OH	09-21-09	Final order revoking mortgage broker certificate of registration
M2009-833	Baldwinder S. Multani, dba Gur-Tarlok, Inc., Oak Speed Check Youngstown, OH	09-23-09	Notice of intent to refuse check-cashing license
025763.000 (2008CE)	Chester L. Hakanson Middletown, OH	09-04-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-599 (2007 CE)	James N. Hart Euclid, OH	09-21-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-599	James N. Hart Euclid, OH	09-21-09	Final order terminating notice of intent to deny loan officer license
023548.000 (2008 CE)	Grace M. Himmelright Mentor, OH	09-16-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-282	Grace M. Himmelright Mentor, OH	09-21-09	Final order terminating summary suspension and notice of intent to deny loan officer license renewal
M2009-665 (2008 CE)	Mario M. Jackson Columbus, OH	09-21-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-643	Michael J. Jaye Akron, OH	09-28-09	Notice of intent to deny loan officer license
008091.000 (2008 CE)	James R. Lovely, Jr. Pickerington, OH	09-02-09	Settlement agreement – loan officer failed to comply with

			continuing education requirements; assessed \$500
M2009-249	Brad M. Malson Norwalk, OH	09-23-09	Final order denying loan officer license
006940.001 (2008 CE)	Edward F. McDermott North Olmsted, OH	09-23-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-408	Julie A. McMillin Columbia, MD	09-17-09	Final order terminating summary suspension and notice of intent to deny loan officer license renewal
MB #803940	Meridias Capital, Inc. Henderson, NV	09-28-09	Settlement agreement – mortgage broker assessed \$1,000
M2009-524	Money Lenders, LLC Loveland, OH	09-21-09	Settlement and consent order with Ohio Mortgage Loan Act registrant
M2009-234	Craig A. Montgomery Elyria, OH	09-23-09	Final order denying loan officer application
M2009-675 (2007 CE)	Maria F. Morkel Columbus, OH	09-17-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
009615.000 (2008 CE)	Terry G. Mormile Willoughby Hills, OH	09-02-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-173	Ofelia Espindola dba Linda Mexicana Columbus, OH	09-03-09	Settlement agreement with unlicensed check casher; assessed \$2,500
M2009-708	Ohio Valley Mortgage, Inc. Loveland, OH	09-03-09	Summary suspension and notice of intent to deny mortgage broker certificate of registration renewal for failure to maintain bond
007726.000 (2008 CE)	John B. Pazicni Mentor, OH	09-21-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
007829.001 (2008 CE)	Richard M. Purkins Cincinnati, OH	09-16-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-834	Robert M. Weber Hermitage, PA	09-28-09	Notice of intent to refuse precious metals dealers license
2009-700 (2007 & 2008 CE)	Douglas A. Roud Cleveland, OH	09-02-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$1,000
M2009-810	Taylor, Bean & Whitaker Mortgage Corp. Ocala, FL	09-28-09	Summary suspension and notice of intent to revoke mortgage broker certificate of registration
007009.001 (2007 CE)	Jane M. Taylor Fort Mitchell, KY	09-23-09	Settlement agreement – loan officer failed to comply with continuing education

			requirements; assessed \$500
021010.000 (2008 CE)	Melissa A. Tomaro Brecksville, OH	09-10-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2008-543	Tri-State Mortgage Company Cincinnati, OH	09-23-09	Final order terminating notice of intent to impose fine against mortgage broker
M2009-121	Trotwood Payday Advance, Inc. Trotwood, OH	09-23-09	Final order denying short-term lender license renewal; assessed \$40,000
M2009-501	Trotwood Payday Advance, Inc. Trotwood, OH	09-28-09	Final order denying Ohio Mortgage Loan Act certificate of registration
M2009-500	Trotwood Payday Advance, Inc. Trotwood, OH	09-28-09	Final order terminating notice of intent to refuse to renew check cashing license renewal upon withdrawal of renewal
M2009-681	Todd C. Ulrich Solon, OH	09-21-09	Final order terminating notice of intent to deny loan officer license renewal
M2009-359 (2008 CE)	Phenon Walker North Olmsted, OH	09-03-09	Settlement agreement – loan officer failed to comply with 2008 continuing education requirements; assessed \$500
M2009-629	William E. Ward North Royalton, OH	09-17-09	Notice of intent to deny loan officer license
M2009-360 (2008 CE)	West Shore Realty Lenders, Inc. Lakewood, OH	09-03-09	Settlement agreement – loan officer failed to comply with 2008 continuing education requirements; assessed \$500
033651.000 (2008 CE)	Larry Wolf Westlake, OH	09-16-09	Settlement agreement – loan officer failed to comply with 2008 continuing education requirements; assessed \$500

A Notice of Intent/Opportunity for Hearing details allegations by the Division of Financial Institutions Consumer Finance Section for violation(s) of the Ohio Revised Code within its jurisdiction and gives a respondent (defendant) notice of the right to an administrative hearing.

Final orders contain findings by the Consumer Finance Section and represent the final disposition of a matter pending before the Division. All final orders of the Division contain appeal rights to common pleas courts within a specific time period as provided for in Ohio Revised Code Chapter 119.

Termination orders or settlement agreements containing “provisions terminating an order” may include termination of summary suspension orders, notices of opportunity for hearings (NOHs) and, in rare instances, termination (or vacation) of a final order. When an order is terminated, this means circumstances have changed or new evidence has been found, and the Division no longer wishes to go forward with the original action or has agreed to resolve a matter through an agreed upon or “consent” order/agreement.

Even when an order is terminated, the fact remains that it was issued as a formal adjudicative action of the Division. As a consequence, the subsequently terminated order continues to be a public record and remains on the Division's web site along with the termination order or settlement agreement.