

**OHIO DEPARTMENT OF COMMERCE
INFORMATION RELEASE**

**Division of Financial Institutions Orders and Enforcement Actions
December 1, 2009 to December 31, 2009**

During the month of December 2009, the Consumer Finance Section of the Division took 83 administrative enforcement actions against registrants and licensees. All but 13 of these actions were against mortgage brokers and loan officers. For calendar year 2009, 654 or 87 percent of the total 752 administration actions issued by the Consumer Finance Section were against mortgage brokers and loan officers.

Order or Case Number	Name	Date	Type of Action
M2009-835	Ahmed Hamud dba Kaah Multi Services Columbus OH	12-23-09	Final order refusing check cashing license
M2009-874	America's Lending Solutions, LTD Seven Hills OH	12-04-09	Final order terminating summary suspension and notice of intent to deny renewal of mortgage broker certificate of registration
M2009-970	Baynk MSB, LLC Alliance OH	12-16-09	Settlement agreement – check cashing applicant assessed \$10,000
M2009-1125	Timothy P. Bell Woodmere OH	12-04-09	Notice of intent to revoke loan officer license and notice of intent to assess fine
030090.002 (2007 CE)	Sean P. Carroll North Canton OH	12-01-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-998	Rebecca L. Cepluch Lawrenceburg IN	12-28-09	Notice of intent to deny loan officer license
M2009-695	Jae H. Cha Lewis Center OH	12-08-09	Final order denying loan officer license
M2009-380	Check into Cash of Ohio, LLC dba Check Into Cash Toledo OH	12-31-09	Notice to small loan licensee of intent to revoke license/issue order to cease and desist evasion by conducting other business
M2009-829	Cityview Mortgage LTD Westlake OH	12-23-09	Final order denying mortgage broker certificate of registration renewal
M2009-906	Randy L. Clouser Greenfield OH	12-11-09	Final order denying loan officer license renewal
M2009-820	James R. Consorti Cincinnati OH	12-14-09	Final order denying loan officer license
M2009-759	Dominic A. DiFranco Chagrin Falls OH	12-23-09	Notice of intent to deny loan officer license renewal
023842.001 (2008 CE)	Michael S. Dissett Delaware OH	12-21-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-952	Brett E. Dunlap Mason OH	12-03-09	Notice of intent to deny loan officer license

300224	Emerald City Jewelers, LTD Parma OH	12-24-09	Settlement agreement – unlicensed precious metals dealer assessed \$25,000
M2009-733	Karen L. Faine Akron OH	12-28-09	Final order denying loan officer license renewal
M2009-815	Genesis Lending Services, Inc. Beaverton OR	12-23-09	Final order terminating notice of intent to deny Ohio Mortgage Loan Act certificate of registration renewal
034752.000 (2008 CE)	Yared Getachew Lewis Center OH	12-03-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-776	Michael L. Hamm Cincinnati OH	12-01-09	Final order denying loan officer license
M2009-879	Russell E. Helms Maineville OH	12-11-09	Final order denying loan officer license renewal
031176.001 (2008 CE)	Benjamin K. Himmelreich Columbus OH	12-21-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
019421.001 (2007 CE)	Richard A. Hirsch Bexley OH	12-21-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
SM 501689	Humbert Mortgage, Inc. Cincinnati OH	12-21-09	Settlement agreement with Ohio Mortgage Loan Act registrant
M2009-643	Michael J. Jaye Akron OH	12-01-09	Final order denying loan officer license
M2009-927	Roger J. Jenkins Cincinnati OH	12-08-09	Final order denying loan officer license renewal
M2009-927	Roger J. Jenkins Cincinnati OH	12-21-09	Amended final order terminating notice of intent to deny loan officer license renewal
015850.001 (2008 CE)	Brian J. Knapke Westerville OH	12-21-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-292	Katherine M. Lewis West Chester OH	12-29-09	Final order denying loan officer license renewal
M2009-924	Miranda K. Little Waverly OH	12-29-09	Final order terminating notice of intent to deny loan officer license renewal
M2009-905	James M. Long Tampa FL	12-23-09	Final order terminating notice of intent to deny loan officer license renewal
M2009-925	Gina L. Lynch Gahanna OH	12-11-09	Final order denying loan officer license renewal
M2009-899	Pamela K. Lynch Huber Heights OH	12-08-09	Final order denying loan officer license renewal

M2009-939	Rhonda L. Macuga Avon Lake OH	12-15-09	Final order denying loan officer license renewal
M2009-756	David Mainella III Canal Winchester OH	12-03-09	Notice of intent to deny loan officer license
M2009-897	Troy V. Mapel Dayton OH	12-03-09	Final order denying loan officer license renewal
M2009-917	Mayfield Mortgage Corporation Mayfield Heights OH	12-23-09	Final order terminating summary suspension and notice of intent to deny mortgage broker certificate of registration renewal
M2009-900	Damien A. Mazza Mount Vernon OH	12-08-09	Final order denying loan officer license renewal
M2009-936	Rhonda F. McMorris Springboro OH	12-23-09	Final order terminating notice of intent to deny loan officer license renewal
M2009-898	Joseph M. Milas Oberlin OH	12-14-09	Final order denying loan officer license renewal
M2009-912	Paulette Miller Columbus OH	12-03-09	Final order denying loan officer license renewal
M2009-940	Dionne E. Moss Garfield Heights OH	12-14-09	Final order denying loan officer license renewal
M2008-654	Multi-Fund of Columbus, Inc. Blacklick OH	12-08-09	Final order assessing \$1,000 against mortgage broker
M2009-926	Gregory R. Myers Brunswick OH	12-03-09	Final order denying loan officer license renewal
M2009-887	Walter E. Myers Columbus OH	12-11-09	Final order terminating notice of intent to deny loan officer license renewal
M2009-913	Jack L. Newman Rocky River OH	12-11-09	Final order denying loan officer license renewal
M2009-968	Tyler Young dba Ohio Trade Co. Cincinnati OH	12-23-09	Notice of intent to issue cease and desist order against unlicensed precious metals dealer
M2009-890	Lyle M. Pearson Union City OH	12-03-09	Final order denying loan officer license renewal
M2009-855	Robert R. Placko Aurora OH	12-14-09	Summary suspension and notice of intent to deny loan officer license renewal
M2009-377	QC Financial Services, Inc. dba Quik Cash Cleveland OH	12-31-09	Notice to small loan licensee of intent to revoke license/issue order to cease and desist evasion by conducting other business
M2009-921	Trevor Read Lakeside KY	12-23-09	Notice of intent to deny loan officer license
M2009-863	Alecia R. Ricker Fairfield OH	12-14-09	Final order denying loan officer license
M2009-807	Robert L. Rigsby, II Amherst OH	12-01-09	Final order denying loan officer license
M2009-990	Riviera Maya, Inc. dba Maya Mexican Restaurant	12-03-09	Notice of intent to refuse check cashing license

	Cincinnati OH		
M2009-990	Riviera Maya, Inc. dba Maya Mexican Restaurant Cincinnati OH	12-28-09	Final order terminating notice of intent to refuse check cashing license
M2009-462	RMPF Investments, LLC dba 1 st Choice Financial Washington Court House OH	12-31-09	Notice of intent to revoke Ohio Mortgage Loan Act certification of registration/assess fine/issue order to cease and desist evasion by conducting other business
M2009-894	Troy J. Ross Oxford OH	12-08-09	Final order terminating notice of intent to deny loan officer license renewal
M2009-785	John G. Saylor Fairfield OH	12-01-09	Final order denying loan officer license
M2009-909	Michael J. Sekol Struthers OH	12-11-09	Final order denying loan officer license renewal
M2009-779	John R. Shine Westerville OH	12-14-09	Final order denying loan officer license
M2009-736	Dawn R. Sims Springboro OH	12-08-09	Final order terminating summary suspension and notice of intent to deny loan officer license renewal
M2009-892	Steven L. Skeens Fairfield OH	12-28-09	Final order denying loan officer license renewal
M2009-928	Donita L. Sowell Columbus OH	12-01-09	Final order denying loan officer license renewal
M2009-981	Jeremy A. Stable Lewis Center OH	12-08-09	Notice of intent to deny loan officer license
M2009-903	Stephen W. Steffensen Akron OH	12-08-09	Final order denying loan officer license renewal
M2009-932	Kimberly K. Steidinger-Sommer Powell OH	12-28-09	Final order denying loan officer license renewal
M2009-910	Carrie L. Steiner Akron OH	12-08-09	Final order denying loan officer license renewal
M2009-941	Ryan P. Stone Fishers IN	12-23-09	Final order terminating notice of intent to deny loan officer license renewal
M2009-937	Robert J. Stoots Mansfield OH	12-11-09	Final order denying loan officer license renewal
M2009-578	Thomas J. Stuart Stow OH	12-08-09	Notice of intent to deny loan officer license renewal
M2009-889	Gary M. Tackett Fairborn OH	12-03-09	Final order denying loan officer license renewal
M2009-904	Chester F. Talarczyk Berea OH	12-08-09	Final order denying loan officer license renewal
M2008-790	Mike Miller dba The Coin Shop Boardman OH	12-04-09	Settlement and consent with unlicensed precious metals dealer
300270	The National Gold and Diamond Exchange, LLC	12-16-09	Settlement agreement – precious metals dealer; assessed \$1,500

	Toledo OH		
M2009-911	Frank B. Thompson Cincinnati OH	12-08-09	Final order denying loan officer license renewal
M2009-1016	Melissa A. Tomaro Brecksville OH	12-03-09	Notice of intent to deny loan officer license renewal
M2009-935	Ted D. Toothman Bloomington OH	12-11-09	Final order terminating notice of intent to deny loan officer license renewal
M2009-629	William E. Ward North Royalton OH	12-01-09	Final order denying loan officer license
M2008-964	Victoria K. Willson Euclid OH	12-23-09	Notice of intent to deny loan officer license
M2009-919	Angela T. Wilson Beachwood OH	12-11-09	Final order denying loan officer license renewal
M2009-734 (2008 CE)	Cynthia A. Wilson Columbus OH	12-29-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-955	Ronald S. Woodson Powell OH	12-23-09	Notice of intent to deny loan officer license
M2009-885	Christopher R. Wortman Westerville OH	12-03-09	Final order denying loan officer license renewal
M2009-886	Kevin P. Young Galloway OH	12-28-09	Final order denying loan officer license renewal
019423.001 (2008 CE)	Ronald J. Zullo Cincinnati OH	12-01-09	Settlement agreement – loan officer failed to comply with 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.