

**OHIO DEPARTMENT OF COMMERCE
INFORMATION RELEASE**

**Division of Financial Institutions Orders and Enforcement Actions
March 1, 2011 to March 31, 2011**

During March 2011, the Consumer Finance Section of the Division took 20 administrative enforcement actions under the Ohio Mortgage Broker Act (OMBA) and Ohio Mortgage Loan Act (OMLA), for a 2011 calendar year total of 94 administrative actions. These include actions against mortgage brokers, OMBA mortgage banker and credit union service organization letter of exemption holders, loan originators under the OMBA, OMLA credit union service organization letter of exemption holders, and mortgage loan originators under the OMLA. Additionally, six administrative actions were taken against licensees in other Consumer Finance industries in March 2011 for a calendar year total of 16 actions.

Order or Case Number	Name	Date	Type of Action
M2010-705	America's Lending Solutions LTD Middleburg Heights OH	03-22-11	Final order refusing mortgage broker certificate of registration renewal
M2010-937	James L. Behon Warren OH	03-10-11	Final order refusing loan originator license
M2011-31	Jeffrey Bolla White Lake MI	03-11-11	Notice of intent to refuse loan originator license
033152.001 (2008 CE)	Joseph M. Capell Oxford GA	03-25-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2010-1161	Tracy M. Cardina Mentor OH	03-14-11	Notice of intent to refuse loan originator license renewal
M2010-987	Central Ohio Scrap Metal Company dba Lev's Pawn Shop Columbus OH	03-11-11	Notice of intent to assess a penalty against pawnbroker
M2011-10	James E. Chapman Brunswick Hills OH	03-14-11	Notice of intent to refuse loan originator license renewal
MLO.028559 (2008 & 2009 CE)	Kerry B. Durkin Canfield OH	03-09-11	Settlement agreement – mortgage loan originator failed to comply with continuing education requirements; assessed \$1,000
2010-979	Kerry B. Durkin Canfield OH	03-15-11	Final order terminating notice of intent to refuse mortgage loan originator license
PM.300374	Edward Shae Mullins Lebanon OH	03-03-11	Settlement agreement with precious metals dealer applicant
MB#801145.000 (2010 CE)	First Ohio Home Finance, Inc. Westerville OH	03-17-11	Settlement agreement – mortgage broker failed to ensure operations manager complied with continuing education requirements; assessed \$500
M2010-803	Golden Summit, LLC Akron OH	03-11-11	Notice of intent to refuse precious metals dealers license
2010-1211	Andrew S. Greenberg Northfield OH	03-11-11	Notice of intent to refuse loan originator license renewal
M2010-10	Gur-Tarlok, Inc. Youngstown OH	03-15-11	Final order refusing check cashing license

LO.008670.000 (2010 CE)	John D. Igoe Gahanna OH	03-17-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2009-746	Marilyn Y. Jeffers Lancaster OH	03-08-11	Final order refusing loan originator license renewal
017978.002 (2004 CE)	Shannon Martin Powell OH	03-09-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
MB#803908 (2008 CE)	Mid Ohio Mortgage Corp. Uniontown OH	03-18-11	Settlement agreement – mortgage broker failed to ensure operations manager complied with continuing education requirements; assessed \$500
M2010-1094	MLD Mortgage, Inc. dba Mortgage Lending Direct Florham Park NJ	03-10-11	Final order terminating notice of intent to refuse mortgage broker certificate of registration renewal
002024.001 (2008 & 2009 CE)	Dean G. Moore Fairfield OH	03-28-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$1,000
M2009-527	Dhawn R. Nevels Springboro OH	03-10-11	Final order refusing loan originator license
M2010-707	Ramon Oller Laguna Niguel CA	03-08-11	Notice of intent to refuse loan originator license
2010-1103	Michael F. Rose Irvine CA	03-11-11	Notice of intent to refuse loan originator license renewal
M2010-1011	Steven O. Shonk Orrville OH	03-08-11	Notice of intent to refuse loan originator license
M2010-1012	Terry Sprague East Liverpool OH	03-08-11	Final order against unlicensed precious metals dealer to cease and desist
M2011-601	William P. Marino, Jr. dba Guy's Jewelry and Loan Akron OH	03-22-11	Notice of intent to issue cease and desist order against unlicensed pawnbroker

**“Loan originators” are licensed pursuant to the Ohio Mortgage Broker Act whereas “mortgage loan originators” are licensed pursuant to the Ohio Mortgage Loan Act. An individual may need to be licensed under both Acts.

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 website along with the termination order or settlement agreement.