

**OHIO DEPARTMENT OF COMMERCE  
INFORMATION RELEASE**

**Division of Financial Institutions Orders and Enforcement Actions  
January 1, 2007 to January 31, 2007**

<b>Order Number</b>	<b>Name</b>	<b>Date</b>	<b>Type of Action</b>
016227-2005CE	Jon M. Abdulla Canton OH	01-10-07	Settlement Agreement – Loan officer failed to complete continuing education for the 2005 calendar year; assessed \$500 fine
M2006-9993368	Acceptance Home Loan, LLC Cincinnati OH	01-26-07	Notice of intent to revoke mortgage broker certificate of registration
M2006-9993356	American Mortgage Company 1, LLC Worthington OH	01-31-07	Notice of intent to deny mortgage broker certificate of registration renewal
05-0155-LOD	Yvette Arundel Lewis Center OH	01-10-07	Final order denying loan officer license
M2006-9992770	Anthony B. Ashbrook Dayton OH	01-03-07	Final order denying loan officer license
M2006-9993250	Ponce D. Baldwin Cincinnati OH	01-25-07	Final order denying loan officer license renewal
020900-2005CE	James Barbarula Lewis Center OH	01-10-07	Settlement Agreement - Loan officer failed to complete continuing education for the 2005 calendar year; assessed \$500 fine
05-0094-LOD	Matthew T. Benedict Cleveland OH	01-09-07	Approval of loan officer license application
M2006-9993103	Doreen S. Berts Euclid OH	01-26-07	Final order denying loan officer license
025662-2005CE	George L. Bowens Seven Hills OH	01-19-07	Settlement Agreement - Loan officer failed to complete continuing education for the 2005 calendar year; assessed \$750 fine
M2006-9993106	George L. Bowens Seven Hills OH	01-24-07	Termination of notice of intent to deny loan officer license
M2006-9993178	Alana L. Bower Stow OH	01-11-07	Final order denying loan officer license renewal
M2006-9993188	Megan S. Brettell Columbus OH	01-05-07	Final order denying loan officer license renewal

M2006-9992718	Timothy L. Brooks Georgetown OH	01-31-07	Final order denying loan officer license
M2006-9993321	Keyatta M. Brown Northfield OH	01-05-07	Notice of intent to deny loan officer license
M2006-9993189	Michelle A. Buehl Brunswick OH	01-05-07	Final order denying loan officer license renewal
M2006-9993190	Jeni L. Burstein Manahawkin NJ	01-05-07	Final order denying loan officer license renewal
M2006-9993303	Darrin L. Buxton Reynoldsburg OH	01-26-07	Final order denying loan officer license renewal
06-0036-LOD	Gilberto Camargo, Jr. Fairview OH	01-04-07	Termination of notice of intent to deny loan officer license
M2006-9993120	Holger E. Cardenas Cuyahoga Falls OH	01-26-07	Notice of intent to deny loan officer license
05-0121-LOD	Michael A. Carney Twinsburg OH	01-08-07	Final order denying loan officer license
M2006-9993197	Amber D. Carpenter Columbus OH	01-17-07	Final order denying loan officer license renewal
007486-2005CE	James J. Cartinian Cleveland OH	01-19-07	Settlement Agreement - Loan officer failed to complete continuing education for the 2005 calendar year; assessed \$500 fine
M2006-9993291	William G. Chaffin Grove City OH	01-17-07	Termination of notice of intent to deny loan officer license renewal
M2006-9993147	Sabrina A. Channel Madison OH	01-17-07	Final order denying loan officer license
M2007-9	Antonio F. Cibella Louisville OH	01-05-07	Notice of intent to deny loan officer license
M2006-9993275	Zenny J. Cimellaro Independence KY	01-25-07	Final order denying loan officer license renewal
05-0092-LOD	Donald D. Clark Geneva OH	01-03-07	Final order denying loan officer license
M2006-9993266	Mary E. Clark Fairfield OH	01-25-07	Final order denying loan officer license renewal
M2006-9993194	Bruce C. Cobbeldick Bay Village OH	01-11-07	Final order denying loan officer license renewal

M2006-9993367	William J. Crites dba Pickerington Pawn Shop Baltimore OH	01-24-07	Notice of intent to deny pawnbroker license renewal
007805-2003CE	Thomas J. Damen Mentor OH	01-03-07	Settlement Agreement – Loan officer failed to complete continuing education for the 2003 calendar year; assessed \$500 fine
M2006-9993131	Charles G. DeBord Middletown OH	01-30-07	Final order denying loan officer license
016806-2004CE	Lisa DeVine Columbus OH	01-19-07	Settlement Agreement - Loan officer failed to complete continuing education for the 2004 calendar year; assessed \$500 fine
M2006-9993180	Robert E. Dickey Lisbon OH	01-11-07	Final order denying loan officer license renewal
M2006-9993211	Peter G. DiDonato Lorain OH	01-17-07	Final order denying loan officer license renewal
M2006-9993286	Jason C. Dockery Cincinnati OH	01-05-07	Notice of intent to deny loan officer license
05-0152-LOD	Donald R. Dorsey Clinton OH	01-29-07	Final order denying loan officer license
M2006-9993181	Matthew R. Edwards Las Vegas NV	01-11-07	Final order denying loan officer license renewal
M2006-9993119	Francine Embrescia North Royalton OH	01-26-07	Notice of intent to deny loan officer license
M2006-999741	Arthur E. Engler Columbus OH	01-30-07	Final order denying loan officer license
M2006-9993255	Brian J. Farschman Amherst OH	01-26-07	Final order denying loan officer license renewal
M2006-9993175	First American Mortgage Company, LLC <i>known now</i> <i>as</i> Crossroads Home Mortgage LLC Brook Park OH	01-16-07	Final order denying mortgage broker certificate of registration renewal

M2006-9993231	First National Lending Corp. Middleburg Heights OH	01-12-07	Final order denying mortgage broker certificate of registration renewal
M2006-9993241	David E. Fisher Cortland OH	01-30-07	Final order denying loan officer license renewal
M2006-9993139	Steven Franklin, Jr. Columbus OH	01-05-07	Settlement Agreement – Loan officer failed to complete continuing education for the 2005 calendar year; assessed \$750 fine
M2006-9993139	Steven Franklin, Jr. Columbus OH	01-09-07	Termination of notice of intent to deny loan officer license renewal
M2006-9993292	Kelly A. Gallagher Cleveland OH	01-30-07	Final order denying loan officer license renewal
05-0159-LOD	Roberto Gerena Cleveland OH	01-08-07	Final order denying loan officer license
M2006-9993041	Sayed J. Ghazanfer Haskell NJ	01-26-07	Final order denying loan officer license
M2006-9992925	Rhonda G. Golston Hudson OH	01-31-07	Notice of intent to deny loan officer license
05-0108-LOD	Concetta Gordon Bedford Heights OH	01-08-07	Final order denying loan officer license renewal
M2006-9993265	Gerald Greenup Fairfield OH	01-11-07	Notice of intent to deny loan officer license
M2006-9993374	Dianne L. Groves dba Pengrove Mortgage Co. Cincinnati OH	01-26-07	Notice of intent to revoke mortgage broker certificate of registration
M2006-9993405	Phillip A. Henderson, Jr. Hamilton OH	01-05-07	Termination of intent to deny loan officer license
M2006-9993405	Phillip A. Henderson, Jr. Hamilton OH	01-26-07	Notice of intent to deny loan officer license
100246:2004-2006CE	Hilltop Pawn Shop, Inc. Columbus OH	01-03-07	Settlement Agreement - Pawnbroker failed to comply with continuing education requirement for designated salesperson for the two year period ending in 2006;

			assessed \$400 fine
M2006-9993212	R. Charles Holland Painesville OH	01-17-07	Final order denying loan officer license renewal
07-0011MBF	Home 123 Corporation Irvine CA	01-05-07	Notice of intent to fine mortgage broker
07-0011MBF	Home 123 Corporation Irvine CA	01-08-07	Settlement and Consent Order – Mortgage broker assessed fine of \$6000
M2007-10	Homeowners Mortgage Banc, LLC Gahanna OH	01-05-07	Notice of intent to deny mortgage broker certificate or registration renewal
05-0153-LOD	Reginald J. Hudson Dayton OH	01-03-07	Final order denying loan officer license
006432-2005CE+1	Carla Huffaker Chesterland OH	01-23-07	Settlement Agreement - Loan officer failed to complete continuing education; assessed \$1000 fine
M2006-9993377	Richard L. Hughes dba Unity Financial Services New Middletown OH	01-31-07	Notice of intent to deny mortgage broker certification of registration renewal
M2006-9993280	Peter M. Hutchins Louisville KY	01-30-07	Final order denying loan officer license renewal
M2006-9993373	Jacobs Insurance Agency & Financial Services, Inc. Canton OH	01-24-07	Notice of intent to revoke mortgage broker certificate of registration
M2006-9993117	Aaron D. Johnson Akron OH	01-11-07	Notice of intent to deny loan officer license
M2006-9993258	Michael L. Jones Hudson OH	01-25-07	Final order denying loan officer license renewal
M2006-9993274	Talbert S. Jones, Jr. Mansfield OH	01-23-07	Final order denying loan officer license renewal
05-0139-LOD	William Ezra Kay Pepper Pike OH	01-10-07	Final order denying loan officer license renewal
05-0145-LOD	John H. Keenan Lakewood OH	01-08-07	Final order denying loan officer license
016501-2004CE	William J. Klair Westerville OH	01-03-07	Settlement Agreement - Loan officer failed to complete continuing education for the 2004 calendar year; assessed

			\$500 fine
M2006-9993183	Thomas C. Knotek Lakewood OH	01-11-07	Final order denying loan officer license renewal
M2006-9992954	Bradley B. Kosatka Aldie VA	01-04-07	Termination of notice of intent to deny loan officer license
05-0070-LOD	Bradley M. Krupa Shaker Heights OH	01-03-07	Final order denying loan officer license
05-0133-LOD	Jason R. Kuhn Westerville OH	01-03-07	Final order denying loan officer license
M2006-9993313	Laura L. Kutzli Wauseon OH	01-25-07	Final order denying loan officer license renewal
M2006-9993144	Kimberly A. Laffleur Milford OH	01-30-07	Final order denying loan officer license
M2006-9993173	Thomas E. Larkin Centerville OH	01-17-07	Notice of intent to deny loan officer license
05-0110-LOD	Samantha J. Lestock Lakewood OH	01-17-07	Final order denying loan officer license renewal
M2006-9993118	Thomas E. Levering Columbus OH	01-26-07	Notice of intent to deny loan officer license
M2006-9993307	Shawn D. McDiffitt Columbus OH	01-29-07	Final order denying loan officer license renewal
M2006-9992880	Stephen J. Megyesi Cleveland OH	01-05-07	Termination of notice of intent to deny loan officer license
004848-2004CE	Scott C. Monnin Kettering OH	01-23-07	Settlement Agreement - Loan officer failed to complete continuing education for the 2004 calendar year; assessed \$500 fine
M2006-9993116	Nicholas A. Morissette Akron OH	01-11-07	Notice of intent to deny loan officer license
06-0039-LOD	Travis Mulanax Amherst OH	01-30-07	Final order denying loan officer license renewal
M2006-9992939	Matthew S. Murray Monroe OH	01-03-07	Final order denying loan officer license
M2006-9993218	Timothy J. Nave Louisville KY	01-17-07	Final order denying loan officer license renewal
M2006-9993242	Chun Man Ng Worthington OH	01-29-07	Final order denying loan officer license renewal

M2006-9993217	Jordan Nikolic North Royalton OH	01-23-07	Final order denying loan officer license renewal
M2006-9991753	Wayne E. Niles Dayton OH	01-26-07	Final order denying loan officer license
M2006-9993371	Yolanda Denise Nunn Columbus OH	01-31-07	Notice of intent to deny loan officer license renewal
06-0160-LOD	Alan K. Parker Euclid OH	01-10-07	Final order denying loan officer license
M2006-9993216	Jeffrey A. Pasmore Spring Hill FL	01-23-07	Final order denying loan officer license renewal
M2006-9993184	Jeffrey A. Patterson Columbus OH	01-11-07	Final order denying loan officer license renewal
M2007-21	Brian L. Pauley Olmsted Falls OH	01-31-07	Notice of intent to permanently revoke loan officer license
003614-2005CE	Carrie L. Pavkov Uniontown OH	01-19-07	Settlement Agreement - Loan officer failed to complete continuing education for the 2005 calendar year; assessed \$500 fine
05-0040-LOD	Mark A. Percassi Chardon OH	01-31-07	Final order denying loan officer license
M2006-9993177	Fred A. Perz, Jr. Wesley Chapel FL	01-11-07	Final order denying loan officer license renewal
M2006-9993308	Don E. Pickett Centerville OH	01-26-07	Final order denying loan officer license renewal
M2006-9992822	Pickwell Investments, Ltd. Reynoldsburg OH	01-19-07	Settlement and Consent Order – Mortgage broker assessed fine of \$10,000
M2006-9993067	Charles R. Pitts, Jr. Bedford Heights OH	01-11-07	Notice of intent to deny loan officer license
M2006-9993227	Teresa C. Purtell Eastlake OH	01-29-07	Final order denying loan officer license renewal
M2006-9994199	Joseph R. Randolph Cleveland OH	01-26-07	Notice of intent to deny loan officer license
M2006-9993226	Mary A. Ransdell Louisville KY	01-29-07	Final order denying loan officer license renewal
06-0161-LOD	John H. Reshoft	01-31-07	Final order denying loan

	Cincinnati OH		officer license
M2006-9993195	James M. Rice, Jr. Sandusky OH	01-17-07	Final order denying loan officer license renewal
M2006-9993295	Douglas D. Rogers Parma OH	01-23-07	Final order denying loan officer license renewal
M2006-9993222	Kristina L. Roszak Parma Heights OH	01-23-07	Final order denying loan officer license renewal
06-0046-LOD	Larry G. Rubenacker, Jr. Cincinnati OH	01-31-07	Final order denying loan officer license
M2006-9993203	Christopher S. Russell Liberty Township OH	01-23-07	Final order denying loan officer license renewal
M2006-9993209	Paul D. Rutherford Mason OH	01-24-07	Final order denying loan officer license renewal
M2006-9993214	Phillip M. Seimer Galloway OH	01-24-07	Final order denying loan officer license renewal
M2006-9993294	Todd B. Sherwood Westlake OH	01-24-07	Final order denying loan officer license renewal
M2006-9993240	Valerie J. Siladie Akron OH	01-17-07	Termination of notice of intent to deny loan officer license renewal
M2006-9993254	Navjit Singh Carmel IN	01-25-07	Final order denying loan officer license renewal
027805-2005CE	Kevin J. Smith Akron OH	01-19-07	Settlement Agreement – Loan officer failed to complete continuing education for the 2005 calendar year; assessed \$500 fine
06-3336MBF	Richard A. Smith dba RBK Funding Elyria OH	01-11-07	Settlement and Consent Order – Mortgage broker assessed fine of \$3000
06-3336MBF	Richard A. Smith dba RBK Funding Elyria OH	01-11-07	Notice of intent to assess fine and suspend mortgage broker certificate of registration
M2006-9993370	Adam J. Sortman Trenton OH	01-11-07	Notice of intent to deny loan officer license renewal
024684.001-2005CE	Shamika S. Spencer Twinsburg OH	01-05-07	Settlement Agreement – Loan officer failed to complete continuing education for the

			2005 calendar year; assessed \$500 fine
M2006-9992872	Gary A. Springer Mason OH	01-31-07	Final order denying loan officer license
M2006-9993311	Kendall L. Stauffer, Jr. Girard OH	01-25-07	Final order denying loan officer license renewal
M2006-9993186	Travis L. Stewart Columbus OH	01-05-07	Final order denying loan officer license renewal
M2006-9993129	Timothy A. Stratton Ft. Lauderdale FL	01-25-07	Final order denying loan officer license renewal
M2006-9993193	Corrie A. Strausbaugh Powell OH	01-11-07	Final order denying loan officer license renewal
06-0066-LOD	James S. Sulayman Columbus OH	01-30-07	Final order denying loan officer license renewal
M2006-9992838	Fredrick N. Timpe Canton OH	01-10-07	Final order denying loan officer license
M2006-9993187	Kenneth G. Tonegato Bay Village OH	01-05-07	Final order denying loan officer license renewal
M2006-9993134	Eric M. Toney Columbus OH	01-09-07	Termination of notice of intent to deny loan officer license
M2006-9993223	Joseph T. Tumminelli Forked River NJ	01-24-07	Final order denying loan officer license renewal
M2006-9993225	Peter Voutsas Avenel NJ	01-30-07	Final order denying loan officer license renewal
005695-2005CE	Anthony R. Wade Fredericktown OH	01-19-07	Settlement Agreement – Loan officer failed to complete continuing education for the 2005 calendar year; assessed \$750 fine
M2006-9993232	Robert J. Wagner Chesterland OH	01-30-07	Final order denying loan officer license
06-0169-LOD	Nathaniel Whitfield Twinsburg OH	01-31-07	Final order denying loan officer license
M2006-9993261	Bryant E. Wissman West Chester OH	01-26-07	Notice of intent to deny loan officer license

M2006-9993219	Lance R. Yandell Medina OH	01-24-07	Final order denying loan officer license renewal
M2006-9993114	Joseph P. Young Sheffield Lake OH	01-05-07	Notice of intent to deny loan officer license