

**OHIO DEPARTMENT OF COMMERCE
INFORMATION RELEASE**

**Division of Financial Institutions Orders and Enforcement Actions
July 1 – July 31, 2008**

During the month of July 2008, the Consumer Finance Section of the Division took 89 administrative enforcement actions against registrants and licensees. All but one of these actions was against mortgage brokers and loan officers. Year to date, 503 or 93 percent of the total 543 administration actions issued by the Consumer Finance Section were against mortgage brokers and loan officers.

Order or Case Number	Name	Date	Type of Action
M2008-417	Christopher S. Alexander Akron OH	07-10-08	Final order terminating summary suspension and notice of intent to revoke loan officer license
M2008-468	Allen W. Darby dba AKD, Inc. dba The Pawn Shop Youngstown OH	07-10-08	Notice of intent to issue a cease and desist order for conducting business after pawnbroker license revoked
M2008-275	Arsprings Financial, Inc. Huber Heights OH	07-21-08	Final order terminating summary suspension and notice of intent to revoke mortgage broker certificate of registration
M2008-473	Todd S. Backus Brunswick OH	07-15-08	Summary suspension and notice of intent to revoke loan officer license renewal for failure to comply with continuing education requirements
M2008-473	Todd S. Backus Brunswick OH	07-29-08	Amended summary suspension and notice of intent to deny loan officer license renewal for failure to comply with continuing education requirements
M2008-361	Jeremy A. Bankey Ohio City OH	07-25-08	Final order terminating summary suspension and notice of intent to revoke loan officer license upon compliance with continuing education requirements; assessed \$500 fine
M2008-266	Belac, Inc. dba Interactive Mortgage Florence KY	07-21-08	Final order terminating summary suspension and notice of intent to revoke mortgage broker certificate of registration upon compliance with continuing education requirements; assessed \$500 fine
M2008-362	Sonja M. Betts Enon OH	07-25-08	Final order terminating summary suspension and notice of intent to revoke loan officer license upon

			surrender of loan office license
M2008-365	Joshua C. Beyl Uniontown OH	07-01-08	Final order terminating summary suspension and notice of intent to revoke loan officer license
M2008-409	Dennis P. Boetcher Toledo OH	07-21-08	Final order terminating summary suspension and notice of intent to revoke loan officer license upon compliance with continuing education requirements; assessed \$500 fine
M2008-297	Brant D. Center Lebanon OH	07-03-08	Settlement and consent order – loan officer assessed \$1000 fine
M2008-339	Ying H. Chu Columbus OH	07-01-08	Final order terminating summary suspension and notice of intent to revoke loan officer license upon compliance with continuing education requirements; assessed \$500 fine
M2008-367	Frank A. Cimperman, Jr. Parma Heights OH	07-01-08	Final order terminating summary suspension and notice of intent to revoke loan officer license upon compliance with continuing education requirements; assessed \$500 fine
M2008-265	James R. Claxton, Jr. Union KY	07-21-08	Final order terminating summary suspension and notice of intent to revoke loan officer license upon compliance with continuing education requirements; assessed \$500 fine
M2008-242	Chris D. Conley Westerville OH	07-25-08	Final order revoking loan officer license for failure to comply with continuing education requirements
2008-353 (2006 & 2007 CE)	Lindsey S. Conrad Cleveland OH	07-16-08	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$1000 fine
M2008-414	Steven R. Courtney Erlanger KY	07-15-08	Final order terminating summary suspension and notice of intent to revoke loan officer license
M2008-309	Christine A. Cundiff Dayton OH	07-25-08	Notice of intent to deny loan officer license for failure to comply with continuing education requirements

M2008-402	Aaron L. Curry Columbus OH	07-16-08	Final order terminating summary suspension and notice of intent to revoke loan officer license upon compliance with continuing education requirements; assessed \$500 fine
M2008-509	Dianna D. Ertel Columbus OH	07-29-08	Summary suspension and notice of intent to deny loan officer license renewal for failure to comply with continuing education requirements
M2008-322	Jenny J. Eversole Reynoldsburg OH	06-30-08*	Settlement and consent – loan officer assessed \$2000 fine
M2008-11	Scott D. Fazekas Sunbury OH	07-14-08	Amended notice of intent to deny loan officer license
M2008-230	John M. Fleck Batavia OH	07-01-08	Final order terminating summary suspension and notice of intent to revoke loan officer license upon compliance with continuing education requirements; assessed \$500 fine
M2008-51	Franklin Mortgage, Inc. Reynoldsburg OH	07-16-08	Final order revoking mortgage broker certificate of registration; assessed \$6000 fine
M2008-472	Timothy J. Gill Akron OH	07-15-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-472	Timothy J. Gill Akron OH	07-25-08	Final order terminating summary suspension and notice of intent to revoke loan officer license
M2008-476	Joseph Graham, Jr. Cincinnati OH	07-15-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-476	Joseph Graham, Jr. Cincinnati OH	07-29-08	Amended summary suspension and notice of intent to deny loan officer license for failure to comply with continuing education requirements
M2008-363	James E. Hobold Mason OH	07-10-08	Final order terminating summary suspension and notice of intent to revoke

			loan officer license upon compliance with continuing education requirements; assessed \$500 fine
05-0107MBR	Homebase Lending, LLC Poland OH	07-25-08	Final order revoking mortgage broker certificate of registration; assessed \$10,000 fine
2008-319 (2007CE)	Martin E. Howarth Steubenville OH	07-03-08	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500 fine
M2008-41	Jerald A. Humiston Stow OH	07-25-08	Notice of intent to deny loan officer license for failure to comply with continuing education requirements
M2008-267	J.N.B. Financial Services, Inc. dba Society Mortgage Services Canfield OH	07-25-08	Final order revoking mortgage broker certificate of registration
M2008-395	Bernadette Jennings Holland OH	07-29-08	Final order terminating summary suspension and notice of intent to revoke loan officer license
M2008-415	Robert W. Johns Westerville OH	07-07-08	Final order terminating summary suspension and notice of intent to revoke loan officer license
M2008-264	Scott N. Johnson Youngstown OH	07-25-08	Final order revoking loan officer license for failure to comply with continuing education requirements
M2008-357	Andre T. Jones Cincinnati OH	07-01-08	Final order terminating summary suspension and notice of intent to revoke loan officer license upon compliance with continuing education requirements; assessed \$500 fine
LO.004759.001-2005CE	Brendhan C. Jones Medina OH	07-02-08	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500 fine
M2008-487	Mary Ann Orse aka Maryann Jones-Orse New Richmond OH	07-25-08	Notice of intent to permanently revoke loan officer license
M2008-45	David J. Kiefer Fairlawn OH	07-09-08	Settlement and consent – loan officer acting without a license; assessed \$2000 fine

M2008-475	Cynthia R. Kirkpatrick-Baker Rising Sun IN	07-15-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-475	Cynthia R. Kirkpatrick-Baker Rising Sun IN	07-29-08	Amended summary suspension and notice of intent to deny loan officer license for failure to comply with continuing education requirements
M2008-371	Daniel G. Kopronica Elyria OH	07-25-08	Notice of intent to deny loan officer license for failure to comply with continuing education requirements under former license
M2008-434	Joseph A. Kovarik Oxford OH	07-10-08	Notice of intent to deny loan officer license renewal
M2008-396	Jason R. Kulwicki Brunswick OH	07-25-08	Final order terminating summary suspension and notice of intent to revoke loan officer license upon surrender of loan officer license
M2008-478	Dante' E. Lombardi Saint Petersburg FL	07-17-08	Continuing education fine and resolution; loan officer assessed \$500 fine
M2008-368	James R. Lovely, Jr. Columbus OH	07-10-08	Final order terminating summary suspension and notice of intent to revoke loan officer license
M2008-420	Jason E. Mack Reynoldsburg OH	07-25-08	Notice of intent to deny loan officer license for failure to comply with continuing education requirements
M2007-607	Roger C. Martig Sebring OH	07-16-08	Final order denying loan officer license for failure to comply with continuing education requirements
2008-427 (2006 & 2007 CE)	Robert R. McDaniel Dublin OH	07-03-08	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$1000 fine
M2008-393	Shawn M. McIntosh Fairfield OH	07-29-08	Final order terminating summary suspension and notice of intent to revoke loan officer license upon compliance with continuing education requirements;

			assessed \$500 fine
M2008-140	Joshua J. Mellein Powell OH	07-21-08	Continuing education fine and resolution; loan officer assessed \$500 fine
M2008-388 (2007CE)	Neil A. Miller Hamilton OH	07-24-08	Settlement agreement and consent order – loan officer failed to comply with continuing education requirements; assessed \$500 fine
M2008-480	Brian E. Million Cincinnati OH	07-15-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-480	Brian E. Million Cincinnati OH	07-29-08	Amended summary suspension and notice of intent to deny loan officer license for failure to comply with continuing education requirements
M2008-238	Joshua A. Miner Lewis Center OH	07-29-08	Final order revoking loan officer license for failure to comply with continuing education requirements
M2008-302	Terrence A. Mooney Middletown OH	07-10-08	Notice of intent to deny loan officer license for failure to comply with continuing education requirements
M2008-510	Brian E. Moore Mentor OH	07-29-08	Summary suspension and notice of intent to deny loan officer license renewal for failure to comply with continuing education requirements
M2008-307	Michael A. Morris Columbus OH	07-10-08	Notice of intent to deny loan officer license for failure to comply with continuing education requirements
M2008-274	Rene L. Morris Englewood OH	07-21-08	Final order terminating summary suspension and notice of intent to revoke loan officer license
M2008-508	Jeffrey L. Murphy Frisco TX	07-29-08	Summary suspension and notice of intent to deny loan officer license renewal for failure to comply with continuing education requirements
M2008-378	Andrew E. Nagel Cincinnati OH	07-01-08	Final order terminating summary suspension and

			notice of intent to revoke loan officer license upon compliance with continuing education requirements; assessed \$500 fine
M2008-385	Mervat D. Najjar Richfield OH	07-01-08	Final order terminating summary suspension and notice of intent to revoke loan officer license
M2008-490	National Liberty Mortgage, Inc. Springboro OH	07-17-08	Summary suspension and notice of intent to revoke mortgage broker certificate of registration for failure to comply with continuing education requirements
M2008-303 (2003CE)	Lisa A. Neal Englewood OH	07-21-08	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500 fine
M2008-360	Joe D. Olvera, Jr. Oak Lawn IL	07-29-08	Final order terminating summary suspension and notice of intent to revoke loan officer license upon compliance with continuing education requirements; assessed \$500 fine
M2008-416	Brandon L. Oswalt Tipp City OH	07-07-08	Final order terminating summary suspension and notice of intent to revoke loan officer license upon compliance with continuing education requirements; assessed \$500 fine
M2008-290	Kharon L. Palmer Batavia OH	07-16-08	Settlement and consent order – loan officer assessed \$1000 fine
M2008-479	Eduardo G. Perez, Jr. Woodstock GA	07-15-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-479	Eduardo G. Perez, Jr. Woodstock GA	07-29-08	Amended summary suspension and notice of intent to deny loan officer license for failure to comply with continuing education requirements
M2007-684	Red Brick Mortgage, LLC Columbus OH	07-29-08	Final order revoking mortgage broker certificate of registration; assessed \$32,000 fine
M2008-477	Paul S. Richard Cincinnati OH	07-15-08	Summary suspension and notice of intent to revoke

			loan officer license for failure to comply with continuing education requirements
M2008-477	Paul S. Richard Cincinnati OH	07-29-08	Amended summary suspension and notice of intent to deny loan officer license for failure to comply with continuing education requirements
M2008-407	Timothy S. Ryan Essex MD	07-10-08	Final order terminating summary suspension and notice of intent to revoke loan officer license upon compliance with continuing education requirements; assessed \$500 fine
M2008-379	Thomas E. Schuler Westerville Oh	07-01-08	Final order terminating summary suspension and notice of intent to revoke loan officer license
M2008-457	Daniel J. Sidor Seven Hills OH	07-07-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-441	Thomas M. Weiss Solon OH	07-10-08	Notice of intent to deny mortgage broker certificate of registration
M2008-399	Rhonda A. Thorpe Columbus OH	07-29-08	Amended summary suspension and notice of intent to deny loan officer license renewal for failure to comply with continuing education requirements
M2008-228	M. Kathryn Ulrich Broadview Heights OH	07-10-08	Final order terminating summary suspension and notice of intent to revoke loan officer license
M2008-370	Amy L. Valentino Youngstown OH	07-01-08	Final order terminating summary suspension and notice of intent to revoke loan officer license
M2008-465 (2005CE)	Clarence L. Vargo III Columbus OH	07-24-08	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500 fine
M2008-474	Deirdre L. Ward Delaware OH	07-15-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements

M2008-474	Deirdre L. Ward Delaware OH	07-29-08	Amended summary suspension and notice of intent to deny loan officer license renewal for failure to comply with continuing education requirements
M2008-384	Nikeya L. Watson Columbus OH	07-21-08	Final order terminating summary suspension and notice of intent to revoke loan officer license upon compliance with continuing education requirements; assessed \$500 fine
2008-408 (2007CE)	Patrick D. Wilbraham Streetsboro OH	07-14-08	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500 fine
M2008-408	Patrick D. Wilbraham Streetsboro OH	07-21-08	Final order terminating summary suspension and notice of intent to revoke loan officer license upon compliance with continuing education requirements
M2008-349	Ron C. Williams, Sr. Reynoldsburg OH	07-01-08	Final order terminating summary suspension and notice of intent to revoke loan officer license
M2008-507	Jody L. Wise Piqua OH	07-29-08	Summary suspension and notice of intent to deny loan officer license renewal for failure to comply with continuing education requirements
M2008-436	Justin W. Wood Westerville OH	07-02-08	Continuing education fine and resolution; loan officer assessed \$500

*Indicates orders or agreements not previously reported.

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 a 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.