

**OHIO DEPARTMENT OF COMMERCE
INFORMATION RELEASE**

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

During the month of April 2009, the Consumer Finance Section of the Division took 62 administrative enforcement actions against registrants and licensees. All but two of these actions were against mortgage brokers and loan officers. Year to date, 166 or 88 percent of the total 188 administration actions issued by the Consumer Finance Section were against mortgage brokers and loan officers.

Order or Case Number	Name	Date	Type of Action
M2009-268	1 st Priority Mortgage, Inc. Dayton OH	04-29-09	Summary suspension of mortgage broker certificate of registration for failure to maintain bond
M2008-759	Ace Mortgage Funding, LLC Indianapolis IN	04-29-09	Final order to mortgage broker to cease and desist
M2009-446	All State Home Mortgage, Inc. Euclid OH	04-29-09	Notice of intent to deny Ohio Mortgage Loan Act certificate of registration renewal
M2009-172	All State Home Mortgage, Inc. Euclid OH	04-29-09	Notice of intent to impose fine and deny mortgage broker certificate of registration renewal
M2009-113	American Mortgage & Loan, LLC Elyria OH	04-30-09	Notice of intent to revoke mortgage broker certificate of registration
M2009-69	American Union Mortgage Ohio, LLC Pittsburgh PA	04-20-09	Summary suspension of mortgage broker certificate of registration for failure to maintain bond and notice of intent to deny renewal
M2008-689	Steven L. Arnold Akron OH	04-03-09	Summary suspension and notice of intent to permanently revoke loan officer license
M2008-695	Mark D. Bertke Dayton OH	04-21-09	Final order revoking loan officer license
M2009-54	Sheila L. Blanch Cleveland OH	04-29-09	Final order denying loan officer license
M2008-544	Daniel T. Brady Wyoming OH	04-08-09	Notice of intent to impose fine against loan officer
M2009-100	Adam J. Casbarro Hilliard OH	04-08-09	Notice of intent to deny loan officer license
M2008-218	Chester E. Centers Zanesville OH	04-03-09	Notice of intent to deny loan office license
007085.000 (2008 CE)	Kenneth Clapacs Madison OH	04-20-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
014704-2008 CE	Eric H. Cunliffe Charlotte NC	04-13-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
34400-2008CE	Steven R. Dalton	04-24-09	Settlement agreement – loan

	Germantown OH		officer failed to comply with continuing education requirements; assessed \$500
MB803730 (2008 CE)	Everett Financial, Inc. DbA Supreme Lending Dallas TX	04-13-09	Settlement agreement – mortgage broker failed to require operations manager to comply with continuing education requirements; assessed \$500
032497.000 (2008 CE)	Scott A. Everett Dallas TX	04-13-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2008-527	Freedom Banc Mortgage Services, Inc. Dublin OH	04-29-09	Amended settlement and consent order with mortgage broker
009383-2008 CE	Nicholas Grbic Seven Hills OH	04-20-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2008-647	Guy L. Rutherford dba Ameriplan Mortgage Euclid OH	04-29-09	Final order continuing suspension of mortgage broker certificate of registration
M021048.000 (2008CE)	Joshua P. Hampton Parkhills KY	04-15-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
025428 (2008 CE)	Steven J. Hays Madeira Beach FL	04-18-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2008-545	William C. Howard Loveland OH	04-08-09	Notice of intent to impose fine against loan officer
M2008-531	Humbert Mortgage, Inc. Cincinnati OH	04-06-09	Notice of intent to revoke mortgage broker certificate of registration
M2009-336	Aloysius J. Humbert, Jr. Cincinnati OH	04-06-09	Notice of intent to revoke loan officer license
M2009-187	Hyde Park Mortgage, Inc. Cincinnati OH	04-21-09	Summary suspension of mortgage broker for failure to maintain bond
M2008-573	John A. Shalvey Westerville OH	04-08-09	Final order imposing fine and revoking loan officer license; assessed \$5,000
M2008-336	Kemper Mortgage, Inc. Miamisburg OH	04-21-09	Final order imposing \$5,000 fine against mortgage broker
M2008-691	Melvin Lalich Cleveland OH	04-03-09	Final order denying loan officer license renewal
003559.001-2008 CE	Frederick C. Lang Perrysburg OH	04-13-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
MB802159 (2008 CE)	Lendingtree, LLC	04-13-09	Settlement agreement – mortgage

	Charlotte NC		broker failed to require operations manager to comply with continuing education requirements; assessed \$500
M2009-110	Liberty Mortgage Company, Inc. Columbus OH	04-13-09	Settlement and consent order with mortgage broker; assessed \$1,000
M2009-365	Joe A. Little Centerburg OH	04-13-09	Notice of intent to issue order to loan officer to cease and desist
004119.000-2008CE	George A. Marlowe Mentor OH	04-29-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2008-500	Brian A. Mathoslah Strongsville OH	04-27-09	Notice of intent to permanently revoke loan officer license
020094.000 (2008 CE)	Kelly A. Matteucci Seven Hills OH	04-21-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-96	Mark D. McCool Lawrenceburg IN	04-03-09	Final order imposing fine against loan officer; assessed \$2,500
034943-2008CE	Stephen McCracken Massillon OH	04-20-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-209 (2005 & 2006 CE)	Jerry R. Moore Dublin OH	04-27-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$1,000
M2009-49	Gregory P. Mullin Cleveland OH	04-08-09	Notice of intent to deny loan officer license
MB803793 (2008 CE)	NFS Loans, Inc. Irvine CA	04-20-09	Settlement agreement – mortgage broker failed to require operations manager to comply with continuing education requirements; assessed \$500
013464-2007CE	Clay R. Ose West Chester OH	04-23-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2008-743	P.O.W. Wholesale, LLC Hermitage PA	04-06-09	Notice of intent to issue cease and desist order and impose fine for unlicensed precious metals dealer activity
2009-206 (2007 & 2008 CE)	Curtis J. Prinz Brunswick OH	04-18-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$1,000
M2008-801	Priority Partners Lending Group, Inc. Grandville MI	04-03-09	Final order assessing \$5,000 fine against mortgage broker

005801.000 (2008 CE)	Michael Pusateri Highland Heights OH	04-23-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-99	Referral Mortgage Group, LLC Bellbrook OH	04-29-09	Final order imposing fine and denying renewal of mortgage broker certificate of registration; assessed \$1,000
M2009-134	Residential Loan Centers of America, Inc. Des Plaines IL	04-06-09	Summary suspension of mortgage broker certificate of registration for failure to maintain bond
M2009-228	Joshua J. Salyers Hamilton OH	04-24-09	Final order to loan officer to cease and desist
033692.000-2008CE	Jason A. Sas Huron OH	04-15-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
007121.000 (2008 CE)	Connie T. Smith Florence KY	04-23-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
002570.000 (2008 CE)	James W. Smith, Jr. Hamilton OH	04-29-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2007-219	Linda D. Spear Cincinnati OH	04-08-09	Notice of intent to deny loan officer license
M2009-55	Brandon P. Steele Westerville OH	04-20-09	Final order terminating notice of intent to deny loan officer application upon withdrawal of application
M2009-55	Brandon P. Steele Westerville OH	04-03-09	Notice of intent to deny loan officer license
2009-52 (2004CE)	Angelene F. Strauchon Hinckley OH	04-03-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
007740.000 (2008 CE)	Douglas V. Travis Miamisburg OH	04-29-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2008-543	Tri-State Mortgage Company Cincinnati OH	04-08-09	Notice of intent to fine mortgage broker registrant
M2008-615	Triton Financial Group, LLC Beachwood OH	04-13-09	Final order revoking mortgage broker certificate of registration
M2009-80	U.S.A. Mortgage Corporation Cuyahoga Falls OH	04-06-09	Final order terminating summary suspension of mortgage broker certificate of registration for failure to maintain bond
018087.000 (2008 CE)	William H. Ulmer Columbus OH	04-23-09	Settlement agreement – loan officer failed to comply with continuing education

M2007-390	Western Olympic Financial of Northern Ohio, Inc. Canton OH	04-08-09	requirements; assessed \$500 Final order terminating notice of intent to impose fine and deny renewal of mortgage broker certificate of registration
-----------	--	----------	--

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.