

**OHIO DEPARTMENT OF COMMERCE
INFORMATION RELEASE**

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

During the month of March 2009, the Consumer Finance Section of the Division took 35 administrative enforcement actions against registrants and licensees. All but four of these actions were against mortgage brokers and loan officers. Year to date, 106 or 84 percent of the total 126 administration actions issued by the Consumer Finance Section were against mortgage brokers and loan officers.

Order or Case Number	Name	Date	Type of Action
M2008-759	Ace Mortgage Funding, LLC Indianapolis IN	03-20-09	Notice of intent to issue cease and desist order against mortgage broker
2009-102 (2007 CE)	Alysha D. Alcorn West Carrollton OH	03-30-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-67	Ameristate Bancorp, Inc. Boardman OH	03-09-09	Summary suspension of mortgage broker for failure to maintain bond
M2009-67	Ameristate Bancorp, Inc. Boardman OH	03-13-09	Final order terminating summary suspension of mortgage broker certificate of registration for failure to maintain bond
M2009-101	Brian K. Anderson Cincinnati OH	03-19-09	Notice of intent to deny loan officer license
M2009-229	Caveh Azadeh Cincinnati OH	03-19-09	Notice of intent to revoke loan officer license
M2008-481	Lamont T. Barber Columbus OH	03-26-09	Notice of intent to deny loan officer license renewal
M2009-54	Sheila L. Blanch Cleveland OH	03-16-09	Notice of intent to deny loan officer license
M2008-744	Blue Ribbon Mortgage, Inc. Cincinnati OH	03-12-09	Notice of intent to revoke mortgage broker certificate of registration
M2009-41	Central Mortgage of Bath, Inc. Fairlawn OH	03-30-09	Final order terminating summary suspension of mortgage broker certificate of registration for failure to maintain bond
M2008-800	Consumers' Choice Mortgage, Inc. Olmsted Falls OH	03-03-09	Final order suspending mortgage broker certificate of registration for failure to maintain bond
033889.001-2008CE	Theodore X. Craft Radnor OH	03-12-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2008-775	Credit Suisse First Boston Mortgage Capital, Inc. New York NY	03-03-09	Notice of intent to refuse renewal of Ohio Mortgage Loan Act certificate of registration
M2008-775	Credit Suisse First Boston Mortgage Capital, Inc.	03-30-09	Final order terminating notice of intent to refuse renewal of Ohio

	New York NY		Mortgage Loan Act certificate of registration
M2008-511	CSMC, Inc. dba Central States Mortgage of Columbus Reynoldsburg OH	03-12-09	Final order terminating notice of intent to revoke mortgage broker certificate of registration
M2009-76	Randall M. Evans, Jr. Delaware OH	03-03-09	Notice of intent to deny loan officer license
M2009-156	Cathy S. Feinauer West Chester OH	03-12-09	Notice of intent to impose fine against unlicensed loan officer
M2009-157	Gene R. Weihl, II dba Insta-Cash Belpre OH	03-31-09	Notice of intent to deny Ohio Mortgage Loan Act certificate of registration
M2008-711	Gerspacher Mortgage, Ltd. Medina OH	03-12-09	Notice of intent to revoke mortgage broker certificate of registration
M2008-803	Greater Cleveland Mortgage Corp. Willoughby OH	03-12-09	Final order suspending mortgage broker certificate of registration for failure to maintain bond
M2007-432	Groves Funding Group, Inc. Cincinnati OH	03-10-09	Final order denying mortgage broker certificate of registration
M2009-92 (2006 CE)	Steven J. Hendrick Mason OH	03-06-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-227	Jeffrey D. Herr Cincinnati OH	03-19-09	Notice of intent to revoke loan officer license
M2008-604	Honor Financial Group, Inc. Worthington OH	03-30-09	Final order terminating suspension of mortgage broker certificate of registration
M2008-771	Thomas W. Lowry Parma OH	03-03-09	Final order revoking loan officer license and imposing \$1,000 fine
M2009-21	Maple Retail & Food Center, Inc. dba Maple Deli & Beverage Maple Heights OH	03-09-09	Settlement and consent with check cashing licensee; assessed \$500
M2009-230	Nolan R. Marx Hamilton OH	03-19-09	Notice of intent to revoke loan officer license
M2008-442	Mortgage Hunters, LLC Maple Heights OH	03-19-09	Notice of intent to assess fine against mortgage broker
M2009-45	Rainbow Mortgage, Inc. Mansfield OH	03-09-09	Final order terminating summary suspension of mortgage broker certificate of registration for failure to maintain bond
M2009-99	Referral Mortgage Group, LLC Bellbrook OH	03-19-09	Notice of intent to assess fine and deny mortgage broker certificate of registration renewal
M2009-228	Joshua J. Salyers Hamilton OH	03-19-09	Notice of intent to cease and desist unlicensed loan officer activity
M2009-224	John S. Thompson	03-19-09	Notice of intent to revoke loan

	Cincinnati OH		officer license
M2009-80	U.S.A. Mortgage Corporation Cuyahoga Falls OH	03-12-09	Summary suspension of mortgage broker certificate of registration for failure to maintain bond
M2009-39 (2006 & 2007 CE)	Brian K. Vordem Esche Liberty Township OH	03-06-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$1,000
M2009-226	World Home Lending Corporation Solon OH	03-19-09	Summary suspension of mortgage broker certificate of registration for failure to maintain bond

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.