

**OHIO DEPARTMENT OF COMMERCE
INFORMATION RELEASE**

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

During the month of May 2009, the Consumer Finance Section of the Division took 62 administrative enforcement actions against registrants and licensees. All but 10 of these actions were against mortgage brokers and loan officers. Year to date, 218 or 87 percent of the total 250 administration actions issued by the Consumer Finance Section were against mortgage brokers and loan officers.

Order or Case Number	Name	Date	Type of Action
MB802505 (2008 CE)	All State Home Mortgage, Inc. Euclid OH	05-08-09	Settlement agreement – mortgage broker failed to require operations manager to comply with continuing education requirements; assessed \$500
M2009-101	Brian K. Anderson Bolivar OH	05-06-09	Final order terminating notice of intent to deny loan officer license upon withdrawal of application
033817 (2008 CE)	Jonathan S. Anspach Carmel IN	05-01-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2007-282	Jason S. Antonick Dayton OH	05-08-09	Final order denying loan officer license renewal application
M2008-689	Steven L. Arnold Akron OH	05-20-09	Settlement and consent with loan officer for suspension of license
005357.000 (2008 CE)	Jeffrey L. Battles, Sr. Trotwood OH	05-11-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
018654.000 (2008 CE)	Kenneth J. Block Irvine CA	05-22-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
2008-744	Blue Ribbon Mortgage, Inc. Cincinnati OH	05-11-09	Final order revoking mortgage broker certificate of registration
034311.000 (2008 CE)	James Boakye-Dankwah Dublin OH	05-04-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
006384 (2008 CE)	Daniel J. Bowman Cincinnati OH	05-26-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-535	Brookline Lending Group, LLC dba Brookline Home Loans Cincinnati OH	05-18-09	Notice of intent to fine and deny mortgage broker certificate of registration renewal application
016389.001-2008CE	Vincent Q. Bui Hamilton OH	05-08-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
32848.000-2008CE	Jamie L. Coates Cincinnati OH	05-26-09	Settlement agreement – loan officer failed to comply with

			continuing education requirements; assessed \$500
029720-2008CE	Nancy L. Dey Toledo OH	05-08-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
029721.000-2008CE	Alma C. Dortch-Gilbert Toledo OH	05-08-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
028964.004 (2008 CE)	Christina M. Doss Dublin OH	05-18-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
003855.000-2008CE	Kathleen A. Dykin North Royalton OH	05-14-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
MB 803929 (2008 CE)	Elemental Financial, Inc. North Olmsted OH	05-01-09	Settlement agreement – mortgage broker failed to require operations manager to comply with continuing education requirements; assessed \$500
27601.000 (2008 CE)	William E. Farnsel Berkey OH	05-06-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-156	Cathy S. Feinauer West Chester OH	05-11-09	Final order assessing \$3,000 fine against loan officer
027494.000-2008CE	William F. Francis Columbus OH	05-14-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-571	Kevin J. Gainer Macedonia OH	05-26-09	Notice of intent to fine and deny loan officer renewal application
002023.001-2008CE	Kimberly A. Gent-Quintero Pataskala OH	05-08-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
032650.000-2008CE	Catherine J. Goldfarb Concord OH	05-11-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-159 (2008 CE)	Matthew L. Hector Westlake OH	05-08-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-350 (2006 CE)	Keith E. Jackowski Westerville OH	05-20-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2008-187	Jeffrey W. Janosick Fort Thomas KY	05-18-09	Notice of intent to fine and deny loan officer license renewal
M2009-74	JGT Check-N-Cash, Inc. Lorain OH	05-01-09	Notice of intent to fine and deny short term loan license renewal

M2009-502	JGT Check-N-Cash, Inc. Lorain OH	05-01-09	Notice of intent to refuse check cashing license renewal
004179-2008CE	Daniel R. Kerns Milan OH	05-08-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-341 (2008 CE)	Gregory A. Lovett Lima OH	05-11-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-230	Nolan R. Marx Hamilton OH	05-22-09	Final order revoking loan officer license
029718.000 (2008 CE)	Pamela S. Mayer Toledo OH	05-06-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-519	Mark A. McElwain Uniontown OH	05-08-09	Notice of intent to suspend loan officer license
M2009-338	Shannon M. Miller Delaware OH	05-22-09	Notice of intent to deny loan officer license
M2008-710	Bradford G. Morgan II Canton OH	05-26-09	Final order approving loan officer license
032904.000 (2008 CE)	Jon R. Morgan New Albany OH	05-04-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
MB 803440 (2008 CE)	Neighborhood Housing Services of Toledo, Inc. Toledo OH	05-06-09	Settlement agreement – mortgage broker failed to require operations manager to comply with continuing education requirements; assessed \$500
M2008-659	Christopher B. Nelson Pataskala OH	05-06-09	Final order terminating notice of intent to deny loan officer license upon withdrawal
2009-413 (2008CE)	Daniel J. Nichter Hilliard OH	05-20-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-151 (2006 CE)	Brian D. Nordstrom North Royalton OH	05-14-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
021834.000-2008CE	Carey A. Ogrosky Lakewood OH	05-01-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2008-743	P.O.W. Wholesale, LLC Hermitage PA	05-08-09	Settlement and consent order with company engaging in unlicensed precious metals dealer activity; assesses \$1,000
M2009-457	Michael A. Parks Cleveland Heights OH	05-26-09	Notice of intent to deny loan officer license renewal
MB 803092 (2008 CE)	Profolio Home Mortgage Corp.	05-08-09	Settlement agreement – loan

	Houston TX		officer failed to comply with continuing education requirements; assessed \$500
M2008-700	Regal Mortgage Company dba Regal Online Mortgage Phoenix AZ	05-08-09	Final order continuing suspension of mortgage broker certificate of registration
M2008-601	Sam Mazzola dba West Financial Columbia Station OH	05-04-09	Final order to cease and desist unlicensed small loan activity
M2009-158 (2008 CE)	Timothy P. Schultz Middleburg Heights OH	05-14-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-118	Secure Mortgage Funding, LLC Stow OH	05-06-09	Final order suspending mortgage broker certificate of registration for failure to maintain bond
M2008-629	Jonathan M. Sizemore Springboro OH	05-14-09	Notice of intent to issue order to loan officer to cease and desist
M2007-219	Linda D. Spear Cincinnati OH	05-14-09	Final order denying loan officer license
035685.000 (2008 CE)	Krishnan Swaminathan Houston TX	05-26-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-465	The National Gold and Diamond Exchange, LLC Richfield OH	05-22-09	Notice of intent to deny precious metals dealer's license and issue cease and desist order
M2009-264	The Ohio Gold & Diamond Exchange, LLC Richfield OH	05-22-09	Notice of intent to deny precious metals dealer's license and issue cease and desist order
M2009-414	Sherry L. Toth Sagamore Hills OH	05-08-09	Notice of intent to deny loan officer license
M2009-500	Trotwood Payday Advance, Inc. Trotwood OH	05-01-09	Notice of intent to refuse check cashing license
M2009-501	Trotwood Payday Advance, Inc. Trotwood OH	05-01-09	Notice of intent to deny Ohio Mortgage Loan Act certificate of registration
M2009-121	Trotwood Payday Advance, Inc. Trotwood OH	05-01-09	Notice of intent to impose fine and deny short term loan license renewal
M2009-379	US Cash Corporation Findlay OH	05-04-09	Settlement and consent order with small loan licensee; assessed \$3,000
04-0386-LOD	Stephen S. Walburn Columbus OH	05-06-09	Final order, on remand, denying loan officer license
M2009-345 (2008 CE)	Michael D. Whitener Jr. Cincinnati OH	05-08-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
031903.000 (2008 CE)	Marya C. Young	05-04-09	Settlement agreement – loan

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.