

**OHIO DEPARTMENT OF COMMERCE
INFORMATION RELEASE**

**Division of Financial Institutions Orders and Enforcement Actions
March 1, 2010 to March 31, 2010**

During the month of March 2010, the Consumer Finance Section of the Division took 51 administrative enforcement actions against registrants and licensees. All but three of these actions were against mortgage brokers and loan originators*. For calendar year 2010, 115 (or 83 percent) of the 138 administration actions issued by the Consumer Finance Section were against mortgage brokers and loan originators.

*Readers may note a change in terminology from "loan officer" to "loan originator" resulting from changes in the Ohio Mortgage Broker Act that became effective January 1, 2010.

Order or Case Number	Name	Date	Type of Action
M2008-532	Alternative National Mortgage Company Mayfield Heights OH	03-16-10	Final order imposing fine and denying mortgage broker certificate of registration; assessed \$30,000
M2009-849	Boardman Coin, Jewelry & Estate Buyers, Inc. Boardman OH	03-03-10	Settlement and consent with unlicensed precious metals dealer; assessed \$10,000
2009-884	Vivian G. Borromeo Lakewood OH	03-08-10	Notice of intent to refuse loan originator license renewal
M2009-149	Sean E. Brown Copley OH	03-08-10	Final order denying loan originator license
024292.002 (2006 and 2007 CE)	Adam J. Casbarro Hilliard OH	03-04-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$1,000
024292.002	Adam J. Casbarro Hilliard OH	03-04-10	Settlement agreement with loan originator; assessed \$500
024218.001 (2007 & 2008 CE)	Jae H. Cha Lewis Center OH	03-19-10	Settlement agreement - loan originator failed to comply with continuing education requirements; assessed \$1,000
	CitiFinancial Mortgage Baltimore MD	03-23-10	Multi-state settlement agreement for Home Mortgage Disclosure Act violations; assessed \$106,595
M2009-1155	Michael S. Crawford Pickerington OH	03-17-10	Notice of intent to refuse loan originator license
M2009-1161	George Crues, Jr Canton OH	03-04-10	Notice of intent to refuse loan originator license
M2009-1149	Jeremiah A. Denton New Richmond	03-16-10	Notice of intent to refuse loan originator license
M2009-644	Diann Dillingham Fairfield OH	03-03-10	Final order denying loan originator license
MB 801145	First Ohio Home Finance, Inc. Westerville OH	03-26-10	Settlement agreement with mortgage broker; assessed \$2,000
M2009-791	Cynthia Martin-Grant Maple Heights OH	03-26-10	Notice of intent to refuse loan originator license

M2009-208	Michael M. Griffin Columbus OH	03-04-10	Notice of intent to refuse loan originator license
005070.001 (2008 CE)	Robert E. Hays Columbus OH	03-17-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2009-723	Michael A. Heckman Folsom PA	03-19-10	Final order denying loan originator license renewal
M2009-1147	Olivia D. Heskett Columbus OH	03-18-10	Notice of intent to refuse loan originator license
M2010-4	John R. Hudak Hinckley OH	03-18-10	Notice of intent to refuse loan originator license
M2010-4	John R. Hudak Hinckley OH	03-26-10	Final order terminating notice of intent to refuse loan originator license
004335.001 (2006 & 2007 CE)	John R. Hudak Hinckley OH	03-26-10	Settlement agreement – loan originator failed to comply with continuing education requirement; assessed \$1,000
M2010-115	Nicholas A. Hunter Cincinnati OH	03-11-10	Notice of intent to impose fine and refuse loan originator license
M2010-137	Mark R. Jordan Dayton OH	03-11-10	Notice of intent to impose fine and refuse loan originator license
003602.001 (2008 CE)	Kenneth J. Lambourne Brunswick Hills OH	03-31-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2009-250	Amy L. Lybrook Columbus OH	03-18-10	Notice of intent to refuse loan originator license
002259.001 (2007 CE)	David Mainella III Canal Winchester OH	03-03-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
021770.001 (2007 CE)	Jodi L. McCoy Dublin OH	03-17-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2010-286	Rick L. McDonald Loveland OH	03-30-10	Notice of intent to refuse 2009 loan originator license renewal
M2009-519	Mark A. McElwain Uniontown OH	03-26-10	Settlement and consent with loan originator; assessed \$7,799.84
M2009-7	Susan M. Meimban-Gaumer Mayfield Heights OH	03-04-10	Settlement and consent with loan originator; assessed \$3,000
M2010-180	Milestone Mortgage Co., Inc. Medina OH	03-10-10	Notice of intent to suspend mortgage broker certificate of registration
M2009-873	Milestone Mortgage Co., Inc. Medina OH	03-10-10	Final order confirming summary suspension of mortgage broker certificate of registration
008769.001 (2005 CE)	William E. Miller Milford OH	03-03-10	Settlement agreement – loan originator failed to comply with continuing education

				requirements; assessed \$500
M2009-371	Colleen M. Milne Middleburg Heights OH	03-10-10		Notice of intent to refuse loan originator license renewal
M2008-442	Mortgage Hunters, LLC Maple Heights OH	03-03-10		Final order imposing fine against mortgage broker; assessed \$1,000
M2009-1005	MWF Financial & Mortgage Center, Inc. St. Charles IL	03-16-10		Final order refusing mortgage broker certificate of registration renewal
M2009-1158	Keli A. Myers Parma Heights OH	03-19-10		Notice of intent to refuse loan originator license
M2009-418	Nationwide Mortgage Funding, Inc. Cincinnati OH	03-08-10		Notice of intent to refuse mortgage broker certificate of registration
M2010-1108	David S. Nicolanti Cleveland OH	03-30-10		Notice of intent to revoke loan originator license
M2009-1088	Leonard J. Oslar Mount Laurel NJ	03-01-10		Final order refusing loan originator license renewal
M2009-457	Michael A. Parks Cleveland Heights OH	03-05-10		Final order terminating notice of intent to deny loan originator license renewal
M2010-71	Real Estate Mortgage Corp. Rocky River OH	03-18-10		Summary suspension and notice of intent to refuse mortgage broker certificate of registration renewal
M2009-773	Star Point Mortgage, Inc. Cincinnati OH	03-11-10		Notice of intent to impose fine and revoke mortgage broker certificate of registration
M2009-813	Stonegate Mortgage & Financial Services, Inc. Westerville OH	03-19-10		Final order continuing suspension and denial of mortgage broker certificate of registration renewal
M2009-1111	Christopher R. Tellis Aliso Viejo CA	03-26-10		Notice of intent to refuse loan originator license
M2008-765	United Capital Mortgage of Ohio, Inc. Cincinnati OH	03-30-10		Notice of intent to impose fine and refuse mortgage broker certificates of registration renewal
M2010-13	Vrindavan, Inc. dba Save-on Cigarettes Willoughby Hills OH	03-04-10		Notice of intent to refuse check cashing license
M2010-133	Todd F. Ward West Chester OH	03-04-10		Notice of intent to suspend loan originator license
025193.002 (2006 and 2007 CE)	Sheri L. Watkins West Chester OH	03-17-10		Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$1,000
M2009-964	Victoria K. Willson Euclid OH	03-08-10		Final order denying loan originator license
M2010-116	Heather M. Witt Cincinnati OH	03-03-10		Notice of intent to impose fine against loan originator

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.