

**OHIO DEPARTMENT OF COMMERCE
INFORMATION RELEASE**

**Division of Financial Institutions Orders and Enforcement Actions
June 1, 2010 to June 30, 2010**

During the month of June 2010, the Consumer Finance Section of the Division took 63 administrative enforcement actions against registrants and licensees. All but 13 of these actions were against mortgage brokers and loan originators*. For calendar year 2010, 274 or 83 percent of the 329 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
M2010-364	Abdelsalam Ali dba A&F Food Market Cleveland OH	06-28-10	Notice of intent to refuse check cashing license
029821.001-2009 CE	Alysha D. Alcorn West Carrollton OH	06-29-2010	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
005202.002 (2005 & 2006 CE)	Igor Babamovski Westerville OH	06-22-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$1,000
005698.000 (2009 CE)	Bobbi D. Bond Cincinnati OH	06-22-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
020755.000 (2009 CE)	Scott W. Brauer Cincinnati OH	06-22-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
035514.000 (2009 CE)	Michael D. Brubaker Silver Lake OH	06-11-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
MB 803318 (2009CE)	C&C Mortgage, LLC Florence KY	06-09-10	Settlement agreement – mortgage broker failed to have operations manager comply with continuing education requirements; assessed \$500
M2008-218	Chester E. Centers Zanesville OH	06-11-10	Final order approving loan originator license
M2010-15	Central Clearing Co./Cash Now Partners, Limited Partnership dba Cash Connection Toledo OH	06-07-10	Final order terminating notice of intent to refuse check cashing license renewal
M2009-380	Check Into Cash of Ohio, LLC dba Check Into Cash Toledo OH	06-03-10	Amended notice of intent to revoke Small Loan License/Notice of intent to issue order of cease and desist
M2009-380	Check Into Cash of Ohio, LLC dba Check Into Cash Toledo OH	06-23-10	Final order terminating amended notice of intent to revoke small loan license/notice of intent to issue order to cease and desist
SL400144 SM501652	Check Into Cash of Ohio, LLC dba Check Into Cash	06-22-10	Agreement with small loan licensee/Ohio Mortgage Loan Act

CC700058	Toledo And CreditCorp of Ohio, LLC dba Check Into Cash Massillon OH		registrant/check cashing licensee
M2009-552	Clear Credit Corp. Cincinnati OH	06-09-10	Notice of intent to refuse credit service organization certificate of registration renewal
023237-2009CE	Marc R. Collins Walton KY	06-09-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2010-159	Fairway Independent Mortgage Corporation Sun Prairie WI	06-23-10	Summary suspension of mortgage broker certificate of registration for failure to maintain surety bond/notice of intent to refuse mortgage broker certification of registration renewal
2010-383	Russell J. Feth III Cincinnati OH	06-09-10	Notice of intent to refuse loan originator license renewal
M2010-375	First Main Street Financial Pendleton IN	06-23-10	Summary suspension of mortgage broker certificate of registration for failure to maintain surety bond/notice of intent to refuse mortgage broker certificate of registration renewal
M2008-513	Kelly J. Flynn Wickliffe OH	06-07-10	Final order approving loan originator license renewal
M2010-968	Gary Mullins dba Fast Cash Franklin OH	06-09-10	Notice of intent to issue order to cease and desist against precious metals dealer applicant
019228-2009 CE	Catherine R. Granger Morris Plains NJ	06-25-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2010-447	Great American Mortgage Banc, Inc. Hamilton OH	06-23-2010	Summary suspension of mortgage broker certificate of registration for failure to maintain surety bond/notice of intent to refuse mortgage broker certificate of registration renewal
003599.001 (2007 & 2008 CE)	James J. Harrison Columbus OH	06-21-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$1,000
M2010-128	Hartford Financial Group, LLC Dublin OH	06-23-10	Summary suspension of mortgage broker certificate of registration for failure to maintain surety bond/notice of intent to refuse mortgage broker certificate of registration renewal
MB802735 (2009 CE)	Hartland Mortgage Centers, Inc. Woodridge IL	06-07-10	Settlement agreement – mortgage broker failed to have operations manager comply with continuing education requirements; assessed \$500
2010-415	James B. Hoernschemeyer	06-09-10	Notice of intent to refuse loan

	Cincinnati OH		originator license renewal for failure to comply with continuing education requirements
M2010-379	Tracy M. Howett Bear DE	06-07-10	Notice of intent to refuse loan originator license renewal for failure to comply with continuing education requirements
900075	HRB Tax Group, Inc. Kansas City MO	06-25-10	Settlement agreement with credit service organization for failure to timely renew
M2009-187	Hyde Park Mortgage, Inc. Cincinnati OH	06-25-10	Final order suspending mortgage broker certificate of registration for failure to maintain surety bond
007581.001 (2008 CE)	Jerry P. Latronica New Middletown OH	06-25-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2009-640	Gary C. Livengood Ravenna OH	06-28-10	Final order refusing loan originator license renewal
003168.001 (2008 CE)	Steven D. Lyons Shaker Heights OH	06-29-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
2010-199	Edward A. Maynard Villa Hills KY	06-29-10	Notice of intent to refuse loan originator license renewal
M2010-270	Craig A. Montgomery Elyria OH	06-09-10	Notice of intent to refuse loan originator license
M2009-1150	Angela A. Moore Jackson OH	06-08-10	Final order refusing loan originator license renewal
M2008-328	Rene L. Morris Englewood OH	06-07-10	Final order imposing fine against loan originator; assessed \$3,000
M2009-1170	Susan L. Motley Plymouth MI	06-11-10	Final order terminating notice of intent to refuse loan originator license renewal
2010-418	John E. Mulvaney Cincinnati, OH	06-09-10	Notice of intent to refuse loan originator license renewal
2010-285	James A. O'Neill Medina OH	06-29-10	Notice of intent to refuse loan originator license renewal
2010-183	John D. Oatts Columbus OH	06-09-10	Notice of intent to refuse loan originator license
017175.001 (2008 CE)	Nicholas J. Phillips Brunswick OH	06-22-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2010-444	Pioneer Mortgage Services, LLC Plain City OH	06-23-10	Summary suspension of mortgage broker certificate of registration for failure to maintain surety bond/notice of intent to refuse mortgage broker certificate of registration renewal
M2009-855	Robert R. Placko Aurora OH	06-08-10	Final order denying loan originator license renewal

M2010-362	Douglas R. Prosperi Canton OH	06-09-10	Notice of intent to refuse loan originator license
023996.001 (2006 & 2007 CE)	Douglas R. Prosperi Canton OH	06-22-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$1,000
M2010-362	Douglas R. Prosperi Canton OH	06-24-10	Final order terminating notice of intent to refuse loan originator license
M2010-51	Matthew J. Query Delaware OH	06-28-10	Final order refusing loan originator license
M2009-1079	R & M Aggregates Corporation Lenox MI	06-09-10	Notice of intent to refuse precious metals dealers license renewal
M2010-71	Real Estate Mortgage Corp. Rocky River OH	06-08-10	Final order refusing mortgage broker certificate of registration renewal
MB803923 (2009 CE)	Recasa Financial Group, LLC Columbus OH	06-28-10	Settlement agreement – mortgage broker failed to have operations manager comply with continuing education requirements; assessed \$500
M2010-462	Reliance First Capital, LLC Melville NY	06-29-10	Memorandum of understanding with mortgage banker; assessed \$5,000
M2009-462	RMPF Investments, LLC dba 1st Choice Financial Washington Court House OH	06-03-10	Amended notice of intent to revoke Ohio Mortgage Loan Act certificate of registration and impose fine/notice of intent to issue order to cease and desist
2009-1097	Sandra L. Rushford Mason OH	06-25-10	Final order revoking loan originator license
M2009-666	Save on Beer, Inc. North Randall OH	06-28-10	Final order refusing check cashing license
M2009-1092	Alan G. Singlar Northwood OH	06-25-10	Final order refusing loan originator license renewal
M2010-497	Star Point Mortgage, Inc. Cincinnati OH	06-23-10	Summary suspension of mortgage broker certificate of registration for failure to maintain surety bond; notice of intent to refuse mortgage broker certificate of registration renewal
M2009-738	Kimberlyn M. Stuckey West Chester OH	06-11-10	Final order denying loan originator license renewal
M2010-367	Gary M. Tackett Fairborn OH	06-29-10	Notice of intent to refuse loan originator license
M2009-810	Taylor, Bean & Whitaker Mortgage Corp. Ocala FL	06-07-10	Final order terminating summary suspension of mortgage broker certificate of registration and notice of intent to revoke mortgage broker certificate of registration
002904.001 (2008 CE)	Elizabeth A. Terwilliger	06-10-10	Settlement agreement – loan

	Toledo OH		originator failed to comply with continuing education requirements; assessed \$500
PM.300372	Thomas P. Creech Dayton OH	06-25-10	Settlement agreement with precious metals dealer; assessed \$2,500
2010-392	Gregory S. Traynor Batavia OH	06-29-10	Notice of intent to refuse loan originator license renewal
M2010-366	Michael A. Vlcek Olmsted Falls OH	06-29-10	Notice of intent to refuse loan originator license
M2008-526	Benjamin L. Wilcox Wooster OH	06-25-10	Final order imposing fine against loan originator; assessed \$12,000

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 website along with the termination order or settlement agreement.