

**OHIO DEPARTMENT OF COMMERCE
INFORMATION RELEASE
Division of Financial Institutions Orders and Enforcement Actions
July 1, 2010 to July 31, 2010**

During the month of July 2010, the Consumer Finance Section of the Division took 54 administrative enforcement actions against registrants and licensees. All but eight of these actions were against mortgage brokers and loan originators*. For calendar year 2010, 320 or 84 percent of the 383 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
M2010-562	American Mortgage Service Company dba Concord Mortgage Group Cincinnati OH	07-08-10	Notice of intent to assess fine against mortgage broker registrant
009169.000 (2009 CE)	Nicolette J. Aurigemma West Chester OH	07-28-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2010-80	Austintown Pawn Inc. dba Advance Check Cashing Austintown OH	07-14-10	Settlement agreement with check cashing licensee – assessed \$500
016651.001 (2008 & 2009 CE)	David A. Bonham Martins Ferry OH	07-20-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$1,000
M2010-470	Kevin L. Brown Covington KY	07-13-10	Notice of intent to refuse loan originator license
M2010-488	Debra J. Campana Lorain OH	07-08-10	Notice of intent to refuse loan originator license
900071	Clear Credit Corp. Cincinnati OH	07-22-10	Settlement agreement with credit service organization; assessed \$100
M2009-552	Clear Credit Corp. Cincinnati OH	07-27-10	Final order terminating notice of intent to refuse credit service organization certificate of registration renewal
018319.001 (2004 CE)	Michael R. Coehrs Oregon OH	07-14-10	Settlement agreement - loan originator failed to comply with continuing education requirements; assessed \$500
M2010-455	James R. Consorti Cincinnati OH	07-07-10	Final order refusing loan originator license
M2010-510	Credit Repair Clinic, LLC dba The Credit Repair Clinic Cincinnati OH	07-01-10	Notice of intent to refuse credit service organization certificate of registration renewal
M2008-458	Richard B. Diso Lewis Center OH	07-07-10	Final order denying loan originator license renewal
M2010-515	Todd W. Evans Union KY	07-16-10	Notice of intent to refuse loan originator license
M2010-159	Fairway Independent Mortgage	07-07-10	Final order terminating summary

	Corporation Sun Prairie WI		suspension and notice of intent to refuse mortgage broker certificate of registration renewal
M2010-383	Russell J. Feth, III Cincinnati OH	07-15-10	Final order refusing loan originator license renewal
M2010-375	First Main Street Financial Pendleton IN	07-29-10	Final order terminating summary suspension and notice of intent to refuse mortgage broker certificate of registration renewal
M2010-447	Great American Mortgage Banc, Inc. Hamilton OH	07-27-10	Final order terminating summary suspension and notice of intent to refuse mortgage broker certificate of registration renewal
M2010-128	Hartford Financial Group, LLC Dublin OH	07-01-10	Final order terminating summary suspension and notice of intent to refuse mortgage broker certificate of registration renewal
M2010-379	Tracy M. Howett Bear DE	07-15-10	Final order refusing loan originator license renewal
M2009-946	William M. James Medina OH	07-06-10	Notice of intent to refuse loan originator license
008222.001 (2009 CE)	Boban Jevtic Brunswick OH	07-16-10	Settlement agreement - loan originator failed to comply with continuing education requirements; assessed \$500
M2010-32	JGT Check-In-Cash, Inc. Lorain OH	07-14-10	Settlement agreement with check cashing licensee; assessed \$500
M2010-356	Kathryn R. Caraballo dba BRC Financial Services Cleveland OH	07-15-10	Summary suspension and notice of intent to refuse mortgage broker certificate of registration renewal
803895 (2009 CE)	Key Financial Corporation of Florida dba Key Financial Corporation North Clearwater FL	07-27-10	Settlement agreement – mortgage broker failed to have operations manager comply with continuing education requirements; assessed \$500

M2010-501	James P. Kirven Canton OH	07-16-10	Notice of intent to refuse loan originator license
022201.002 (2009 CE)	Kenneth M. Kopp Seven Hills OH	07-14-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
008083.001 (2008 CE)	Kareem D. Lanier Shaker Heights OH	07-14-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2010-460	Christine L. Logan Tipp City OH	07-13-10	Notice of intent to refuse loan originator license
M2010-378	James P. Marks Tampa FL	07-28-10	Notice of intent to refuse loan originator license renewal
M2009-953	George A. Marlowe Naples FL	07-07-10	Final order refusing loan originator license renewal
2010-469	Matthew J. Martin	07-06-10	Notice of intent to refuse loan

	Goshen OH		originator license renewal
LO.024639.001 & MLO.024639 (2005 & 2006 CE)	Joseph J. Metrick Strongsville OH	07-20-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$1,000
023011.001 (2006 CE)	Jason Mickschl Leawood KS	07-22-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2009-1073	John T. Milowe Columbus OH	07-06-10	Notice of intent to refuse loan originator license
M2010-558	Mortgage Access Corp. dba Weichert Financial Services Morris Plains NJ	07-28-10	Notice of intent to refuse mortgage broker certificate of registration renewal
M2010-418	John E. Mulvaney Cincinnati OH	07-15-10	Final order refusing loan originator license renewal
M2009-1157	Christopher G. Nash Cleveland OH	07-13-10	Notice of intent to refuse loan originator license
2010-491	Bryan S. Niklas Sagamore Hills OH	07-08-10	Notice of intent to refuse loan originator license renewal
2010-490	Joseph C. Pejsa Howard OH	07-28-10	Notice of intent to refuse loan originator license renewal
M2010-139	Nicholas J. Phillips Brunswick OH	07-07-10	Final order terminating notice of intent to refuse loan originator license
M2010-444	Pioneer Mortgage Services, LLC Plain City OH	07-01-10	Final order terminating summary suspension and notice of intent to refuse mortgage broker certificate of registration renewal
035178.000 (2009 CE)	Marc D. Plank Seminole FL	07-27-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2009-1079	R & M Aggregates Corporation Lenox MI	07-16-10	Final order refusing precious metals dealers license renewal
029359.001 (2007 CE)	Amy K. Ream Mansfield OH	07-16-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2010-414	Bryon K. Robinson Westerville OH	07-13-10	Notice of intent to refuse loan originator license renewal
M2010-289	Michelle L. Romano Edinburg PA	07-07-10	Final order refusing loan originator license renewal
M2010-109	John G. Saylor Fairfield OH	07-07-10	Final order refusing loan originator license
M2010-264	Ted F. Spangler Tipp City OH	07-06-10	Notice of intent to refuse loan originator license renewal and assess fine
024051.002 (2008 & 2009 CE)	Lisa S. Thames-Warfield Lorain OH	07-20-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$1,000

M2010-509	Todd F. Ward dba TR & Associates Credit Services West Chester OH	07-01-10	Notice of intent to refuse credit services organization certificate of registration renewal
MB# 803839 (2009 CE)	Top Flite Financial, Inc. Valley View OH	07-12-10	Settlement agreement – mortgage broker failed to have operations manager comply with continuing education requirements; assessed \$500
M2010-52	Traylor Financial Services, LLC dba Ace Cash Express #5389 Hamilton OH	07-07-10	Settlement agreement with check cashing licensee; assessed \$500
013394.001 (2005 CE)	Edward W. Viets Cincinnati OH	07-14-10	Settlement agreement - loan originator failed to comply with continuing education requirements; assessed \$500
030649.001 (2007 CE)	Matthew D. Wildy Prairie Village KS	07-08-10	Settlement agreement - loan originator failed to comply with continuing education requirements; assessed \$500

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.