

**OHIO DEPARTMENT OF COMMERCE
INFORMATION RELEASE**

**Division of Financial Institutions Orders and Enforcement Actions
November 1, 2009 to November 30, 2009**

During the month of November 2009, the Consumer Finance Section of the Division took 61 administrative enforcement actions against registrants and licensees. All but 8 of these actions were against mortgage brokers and loan officers. Year to date, 584 or 87 percent of the total 669 administration actions issued by the Consumer Finance Section were against mortgage brokers and loan officers.

Order or Case Number	Name	Date	Type of Action
M2009-874	America's Lending Solutions, Ltd. Seven Hills OH	11-16-09	Summary suspension and notice of intent to deny mortgage broker certificate of registration renewal
2009-878	Kathleen M. Bernicken Columbus OH	11-02-09	Notice of intent to deny loan officer license renewal
011938.001 (2006 & 2007 CE)	Robert L. Bickmeier Galloway OH	11-03-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$1,000
M2009-149	Sean E. Brown Copley OH	11-19-09	Notice of intent to deny loan officer license
M2009-529	Tracey M. Cardina Mentor OH	11-10-09	Final order terminating notice of intent to deny loan officer license for failure to comply with continuing education requirements
006940.001 (2006 CE)	Catherine E. Carton Amelia OH	11-02-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-421	Wallace G. Christy Broadview Heights OH	11-12-09	Final order denying loan officer license renewal
M2009-851	Mark C. Cichanski, Sr. dba Cirelli Jewelers Boardman OH	11-16-09	Settlement and consent order with unlicensed precious metals dealer; assessed \$500
M2009-944	Compass Credit Services, LLC Maineville OH	11-18-09	Notice of intent to refuse credit services organization certificate of registration renewal
029176 (2008 CE)	Jennifer A. Conley Waverly OH	11-24-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-787	Larry W. Cook Cincinnati OH	11-17-09	Final order terminating summary suspension and notice of intent to deny loan officer license renewal
2009-877	Craig R. Davis Newark OH	11-02-09	Notice of intent to deny loan officer license renewal
M2009-877	Craig R. Davis Millersport OH	11-24-09	Final order terminating notice of intent to deny loan officer license renewal
M2009-237	Walla A. Disbennett Centerburg OH	11-24-09	Final order denying loan officer license renewal

M2009-511	Regin A. Evans Grove City OH	11-19-09	Notice of intent to deny loan officer license
M2009-815	Genesis Lending Services, Inc. Beaverton OR	11-18-09	Notice of intent to deny Ohio Mortgage Loan Act certificate of registration renewal
M2008-670	Darin C. Granger Cincinnati OH	11-19-09	Notice of intent to fine and deny loan officer license renewal
2009-934	Lawrence M. Haber Middletown OH	11-13-09	Notice of intent to deny loan officer license renewal
M2009-723	Michael A. Heckman Folsom PA	11-03-09	Summary suspension and notice of intent to deny loan officer license renewal
2009-879	Russell E. Helms Maineville OH	11-02-09	Notice of intent to deny loan officer license renewal
M2009-789	Joseph E. Howard Gahanna OH	11-10-09	Final order terminating summary suspension and notice of intent to deny loan officer license renewal
003155.002 (2004 CE)	Jerald A. Humiston Wadsworth OH	11-19-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-870	Instant Check Cashing, LLC Dayton OH	11-18-09	Notice of intent to refuse check casher license renewal
M2009-876	Ike H. Kelley Dayton OH	11-10-09	Final order terminating notice of intent to deny loan officer license renewal
M2009-943	Krupa Three, Inc. dba Old Brooklyn Food Market Cleveland OH	11-03-09	Settlement and consent order with check cashing applicant; assessed \$500
M2009-735	Frank S. Langos Aurora OH	11-18-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-917	Mayfield Mortgage Corporation Mayfield Heights OH	11-16-09	Summary suspension and notice of intent to deny mortgage broker certificate of registration renewal
2009-936	Rhonda F. McMorris Springboro OH	11-02-09	Notice of intent to deny loan officer license renewal
M2009-873	Milestone Mortgage Co., Inc. Medina OH	11-16-09	Summary suspension of mortgage broker certificate of registration for failure to maintain surety bond
M2009-922	Lori A. Nagle Clarksville OH	11-24-09	Notice of intent to deny loan officer license
M2009-703	Marc L. Newpoff Columbus OH	11-24-09	Final order denying loan officer license
023352.002 (2007 CE)	Joshua R. Numbers Lewis Center OH	11-10-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-415	Paul M. Ober Urbana OH	11-10-09	Final order denying loan officer license

M2009-812	Ohio Financial Resources, Inc. Dublin OH	11-17-09	Notice of intent to deny mortgage broker certificate of registration renewal
M2009-708	Ohio Valley Mortgage, Inc. Loveland OH	11-24-09	Final order denying mortgage broker certificate of registration renewal
M2009-405	Jon A. Porricelli Denver CO	11-10-09	Final order denying loan officer license renewal
M2009-758	Prosper Marketplace, Inc. San Francisco CA	11-18-09	Notice of intent to deny Ohio Mortgage Loan Act certificate of registration renewal
2009-933	Mark J. Reeves Oregon OH	11-02-09	Notice of intent to deny loan officer license renewal
M2009-584	Tammy A. Richter Lutz FL	11-12-09	Final order denying loan officer license renewal
M2009-834	Robert M. Weber Hermitage PA	11-12-09	Final order refusing precious metals dealer license
M2009-938	Matthew B. Rubin Tybee Island GA	11-17-09	Final order terminating notice of intent to deny loan officer license renewal
M2009-699	Michael J. Rudolph Twinsburg OH	11-24-09	Final order denying loan officer license
M2009-929	Amy K. Sanders Columbus OH	11-24-09	Final order terminating notice of intent to deny loan officer license renewal
2009-881	Theresa L. Secor Perry OH	11-02-09	Notice of intent to deny loan officer license renewal
M2009-704	Angela M. Serrano Olmsted Township OH	11-10-09	Final order denying loan officer license
M2009-896	Betty C. Shoop Milford OH	11-17-09	Final order terminating notice of intent to deny loan officer license renewal
M2009-832	Ryan A. Stelzer Columbus OH	11-19-09	Notice of intent to deny loan officer license
M2009-813	Stonegate Mortgage & Financial Services, Inc. Westerville OH	11-16-09	Summary suspension and notice of intent to deny mortgage broker certificate of registration renewal for failure to maintain surety bond
2009-937	Robert J. Stoots Mansfield OH	11-02-09	Notice of intent to deny loan officer license renewal
M2009-811	Strategic Financial Group, Inc. dba Strategic Financial Mortgage Hilliard OH	11-18-09	Notice of intent to deny mortgage broker certificate of registration renewal
M2009-754	Tower Mortgage Corporation dba Physician Loans Columbus OH	11-19-09	Final order terminating notice of intent to refuse Ohio Mortgage Loan Act certificate of registration renewal
M2009-824	U.S.A. Mortgage Corporation Cuyahoga Falls OH	11-12-09	Final order denying mortgage broker certificate of registration

			renewal
M2009-895	Michael R. Ward Columbus OH	11-24-09	Final order denying loan officer license renewal
M2007-389	Troy J. Weber North Canton OH	11-18-09	Final order terminating amended notice of intent to fine and deny loan officer license renewal
M2009-821	Steven F. Welty Brookpark OH	11-24-09	Final order denying loan officer license
M2009-734	Cynthia A. Wilson Columbus OH	11-03-09	Summary suspension and notice of intent to deny loan officer license renewal
007900.001 (2008 CE)	James E. Wilson, Jr. Cleveland OH	11-24-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-416	Willie J. Wimbush Northfield OH	11-10-09	Final order denying loan officer license
2009-942 (2007 & 2008 CE)	Lauren Woodrow Canal Winchester OH	11-24-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$1,000
M2009-845	Woodside Mortgage Services, Inc. Pepper Pike OH	11-18-09	Notice of intent to issue cease and desist order against mortgage broker
M2009-931	Audrey L. Zoellner Milan OH	11-24-09	Final order denying loan officer license renewal

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.