

**OHIO DEPARTMENT OF COMMERCE
INFORMATION RELEASE**

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

During the month of July 2009, the Consumer Finance Section of the Division took 43 administrative enforcement actions against registrants and licensees. All but 15 of these actions were against mortgage brokers and loan officers. Year to date, 311 or 87 percent of the total 358 administration actions issued by the Consumer Finance Section were against mortgage brokers and loan officers.

| Order or Case Number | Name | Date | Type of Action |
|-----------------------------|--|-------------|--|
| M2009-534 | Advantage Credit Counseling Service, Inc. Pittsburgh PA | 07-08-09 | Notice of intent to deny renewal of credit service organization |
| M2009-534 | Advantage Credit Counseling Service, Inc. Pittsburgh PA | 07-27-09 | Consent order with credit service organization; assessed \$500 |
| MB 803412 (2008 CE) | Apex Lending, Inc. Clearwater FL | 07-17-09 | Settlement agreement – mortgage broker failed to require operations manager to comply with continuing education requirements; assessed \$500 |
| MB 803942 (2008 CE) | Belac, Inc. Florence KY | 07-21-09 | Settlement agreement – mortgage broker failed to require operations manager to comply with continuing education requirements; assessed \$500 |
| M2009-593 | Cheryl A. Lavy dba EZ Cash Advance II Grove City OH | 07-17-09 | Notice of intent to fine and issue cease and desist order against small loan licensee |
| M2009-593 | Cheryl A. Lavy dba EZ Cash Advance II Grove City OH | 07-17-09 | Consent order against small loan licensee; assessed \$10,000 |
| LO 0016270.001 (2008 CE) | James R. Claxton, Jr. Union KY | 07-21-09 | Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500 |
| M2009-222 | Community Lending Solutions, Inc. Wadsworth OH | 07-10-09 | Summary suspension and notice of intent to deny renewal of mortgage broker |
| M2009-467 (2008 CE) | Daniel R. Crossland Akron OH | 07-16-09 | Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500 |
| M2008-514 | Deborah A. Dicks Solon OH | 07-10-09 | Notice of intent to deny loan officer license renewal |
| M2009-91 | E Lending Corp. Parma OH | 07-10-09 | Summary suspension and notice of intent to deny renewal of mortgage broker certificate of registration |
| M2008-284 | Eaman, Inc. Cleveland OH | 07-31-09 | Notice of intent to deny check cashing license |
| M2008-12 | Eden Oil, Inc. Cleveland OH | 07-31-09 | Notice of intent to deny check cashing license |

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| M2009-571 | Kevin J. Gainer Macedonia OH | 07-16-09 | Amended notice of intent to fine and deny loan officer license renewal |
| 027928.000 (2008 CE) | Gary A. Grabowski Cleveland OH | 07-08-09 | Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500 |
| M2008-555 | Pierre D. Haber Columbus OH | 07-06-09 | Notice of intent to deny loan officer license renewal |
| M2009-319 | Marcus A. Hairston Columbus OH | 07-16-09 | Notice of intent to deny loan officer license for failure to comply with continuing education requirements |
| M2009-599 | James N. Hart Euclid OH | 07-16-09 | Notice of intent to deny loan officer license for failure to comply with continuing education requirements |
| M2009-677 | Brian E. Heibel Galloway OH | 07-06-09 | Notice of intent to cease and desist against loan officer |
| M2009-282 | Grace M. Himmelright Mentor OH | 07-08-09 | Summary suspension and notice of intent to deny loan officer license renewal for failure to comply with continuing education requirements |
| M2009-665 | Mario M. Jackson Columbus OH | 07-08-09 | Summary suspension and notice of intent to deny loan officer license renewal for failure to comply with continuing education requirements |
| M2007-703 | Jason Y. Krasnow Powell OH | 07-10-09 | Final order denying loan officer license |
| M2009-663 | David M. Laemmler Grove City OH | 07-08-09 | Summary suspension and notice of intent to deny loan officer license renewal for failure to comply with continuing education requirements |
| M2009-620 (2004 CE) | Andrew R. Loewendick Columbus OH | 07-27-09 | Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500 |
| M2009-337 | Daniel O. Maney Columbus OH | 07-27-09 | Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500 |
| M2008-754 | Richard L. Massey Cincinnati OH | 07-31-09 | Consent order with loan officer |
| M2008-500 | Brian A. Mathoslah Strongsville OH | 07-06-09 | Final order permanently revoking loan officer license |
| M2009-710 | Mark D. McCool Lawrenceburg IN | 07-16-09 | Notice of intent to deny loan officer license renewal |
| M2009-338 | Shannon M. Miller Delaware OH | 07-10-09 | Final order denying loan officer license |
| M2009-344 | Milagros Mojica Berea OH | 07-06-09 | Notice of intent to deny loan officer license |

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| M2009-234 | Craig A. Montgomery Elyria OH | 07-10-09 | Notice of intent to deny loan officer license |
| M2009-447 | David J. Moore Amherst OH | 07-08-09 | Settlement agreement with mortgage broker |
| M2009-451 | Paula E. Murray Sulphur Springs TX | 07-10-09 | Notice of intent to deny loan officer license |
| M2009-218 | New Wave Lending Corp. Akron Oh | 07-10-09 | Summary suspension and notice of intent to deny mortgage broker certificate of registration renewal for failure to maintain bond |
| M2009-218 | New Wave Lending Corp. Akron Oh | 07-15-09 | Final order terminating summary suspension and notice of intent to deny mortgage broker certificate of registration |
| M2009-634 (2007 CE) | Joan M. O'Brien Painesville OH | 07-28-09 | Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500 |
| M2009-530 | Brian D. O'Donnell Mentor on the Lake OH | 07-16-09 | Notice of intent to deny loan officer license for failure to comply with continuing education requirements |
| M2009-628 (2007 CE) | Emily J. Quatman Columbus OH | 07-31-09 | Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500 |
| M2009-549 (2007 CE) | Andrew E. Rhoades Upper Arlington OH | 07-16-09 | Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500 |
| M2009-465 | The National Gold and Diamond Exchange, LLC Akron OH | 07-10-09 | Consent order with precious metals dealer; assessed \$5,000 |
| M2009-264 | The Ohio Gold & Diamond Exchange, LLC Canton OH | 07-10-09 | Consent order with precious metals dealer; assessed \$5,000 |
| M2009-681 | Todd C. Ulrich Solon OH | 07-10-09 | Notice of intent to deny loan officer license renewal |
| M2009-416 | Willie J. Wimbush Northfield OH | 07-06-09 | Notice of intent to deny loan officer license |

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.