

**OHIO DEPARTMENT OF COMMERCE
INFORMATION RELEASE**

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

During the month of August, 2009, the Consumer Finance Section of the Division took 64 administrative enforcement actions against registrants and licensees. All but two of these actions were against mortgage brokers and loan officers. Year to date, 373 or 88 percent of the total 422 administration actions issued by the Consumer Finance Section were against mortgage brokers and loan officers.

Order or Case Number	Name	Date	Type of Action
011467-2008CE	Chris S. Adams Blacklick OH	08-18-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-69	American Union Mortgage Ohio, LLC Pittsburgh PA	08-10-09	Final order denying mortgage broker certificate of registration renewal
M2008-556	Laura E. Bainbridge Lakewood OH	08-10-09	Final order denying loan officer license renewal
M2008-481	Lamont T. Barber Columbus OH	08-10-09	Final order denying loan officer license renewal
LO 009025.000 (2008 CE)	Steven W. Barrett Florence KY	08-04-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
011132-2008 CE	Ronald P. Becker Gahanna OH	08-12-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
006188.000 (2008 CE)	Sabrina J. Bonner Columbus OH	08-04-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2008-550	Booker Burton, dba Quik Funding Mortgage of Ohio Solon OH	08-31-09	Final order denying mortgage broker certificate of registration renewal
M2009-688	Ronald E. Borgquist Lewis Center OH	08-19-09	Summary suspension and notice of intent to deny loan officer license renewal
M2009-535	Brookline Lending Group, LLC Cincinnati OH	08-24-09	Settlement and consent order with mortgage broker; assessed \$2,000
M2009-529	Tracy M. Cardina Mentor OH	08-12-09	Notice of intent to deny loan officer license
M2009-421	Wallace G. Christy Broadview Heights OH	08-19-09	Summary suspension and notice of intent to deny loan officer license renewal
2009-600 (2003 & 2004 CE)	Scott E. Collins Franklin OH	08-04-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$1,000
M2009-222	Community Lending Solutions, Inc.	08-26-09	Final order terminating summary suspension and notice of intent to

	Wadsworth OH		deny mortgage broker certificate of registration renewal
M2009-737	Chad J. Davis Hilliard OH	08-18-09	Summary suspension and notice of intent to deny loan officer license renewal
M2009-737 (2008 CE)	Chad J. Davis Hilliard OH	08-26-09	Final order terminating summary suspension and notice of intent to deny loan officer license renewal
M2008-514	Deborah A. Dicks Solon OH	08-18-09	Final order denying loan officer license renewal
M2009-322	Yolanda E. Earley Pataskala OH	08-18-09	Summary suspension and notice of intent to deny loan officer license renewal for failure to comply with continuing education requirements
M2009-406	Gordon S. Ehrlich Arlington VA	08-18-09	Summary suspension and notice of intent to deny loan officer license renewal for failure to comply with continuing education requirements
M2008-600	Eldridge Mortgage Company, Inc. Shaker Heights OH	08-10-09	Final order denying mortgage broker certification of registration renewal
M2008-599	Edward J. Eldridge Cleveland OH	08-10-09	Final order denying loan officer license renewal
M2009-610 (2007 & 2008 CE)	Bryan M. Ellrod Columbus OH	08-19-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$1,000
M2009-733	Karen L. Faine Akron OH	08-26-09	Summary suspension and notice of intent to deny loan officer license renewal for failure to comply with continuing education requirements
M2009-283	Jacqueline J. Gilts Findlay OH	08-18-09	Summary suspension and notice of intent to deny loan officer license renewal for failure to comply with continuing education requirements
M2009-319	Marcus A. Hairston Columbus OH	08-31-09	Final order denying loan officer license
M2009-701 (2005 CE)	Gregory G. Halko Cleveland OH	08-26-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
2009-453 (2008CE)	William R. Hamilton Cincinnati OH	08-06-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-677	Brian E. Heibel Galloway OH	08-12-09	Final order for loan officer to cease and desist
M2009-456	Barbara D. Hoffman Lebanon OH	8-10-09	Final order denying loan officer license renewal
M2009-431 (2007 CE)	Gary L. Hollenbacher Sidney OH	08-26-09	Settlement agreement – loan officer failed to comply with

			continuing education requirements; assessed \$500
M2008-772	Marian B. Holmes South Euclid OH	08-19-09	Final order of no revocation of loan officer license and no imposition of fine
M2008-545	William C. Howard Loveland OH	08-24-09	Settlement and consent order with loan officer; assessed \$1,500
M2008-187	Jeffrey W. Janosick Fort Thomas KY	08-24-09	Settlement and consent order with loan officer; assessed \$1,000
M2009-502	JGT Check-N-Cash, Inc. Lorain OH	08-04-09	Settlement and consent order with check cashing licensee; assessed \$500
M2009-74	JGT Check-N-Cash, Inc. Lorain OH	08-04-09	Settlement and consent order with short-term lender licensee; \$15,000 suspended assessment
M2009-664	Joy E. Kidd, Jr. Cincinnati OH	08-19-09	Summary suspension and notice of intent to deny loan officer license renewal for failure to comply with continuing education requirements
M2009-663	David M. Laemmle Grove City, OH	08-12-09	Final order terminating summary suspension and notice of intent to deny loan officer license renewal
M2009-735	Frank S. Langos Aurora OH	08-26-09	Summary suspension and notice of intent to deny loan officer license renewal for failure to comply with continuing education requirements
M2009-292	Katherine M. Lewis West Chester OH	08-19-09	Summary suspension and notice of intent to deny loan officer license renewal for failure to comply with continuing education requirements
M2009-365	Joe A. Little Centerburg OH	08-12-09	Final order terminating notice of intent to issue cease and desist order against loan officer
M2009-249	Brad M. Malson Norwalk OH	08-12-09	Notice of intent to deny loan officer license
M2009-179	Lintashia I. Marshall South Euclid OH	08-26-09	Summary suspension and notice of intent to deny loan officer license renewal for failure to comply with continuing education requirements
M2009-448	Deanna M. Martin Columbus OH	08-10-09	Final order denying loan officer license
006263 (2007 & 2008 CE)	Cindy L. Mattachione Enon OH	08-26-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$1,000
M2009-710	Mark D. McCool Lawrenceburg IN	08-26-09	Final order denying loan officer license renewal
024494 (2008 CE)	Julie A. McMillin Columbia MD	08-31-09	Settlement agreement – loan officer failed to comply with

			continuing education requirements; assessed \$500
M2009-344	Milagros Mojica Berea OH	8-12-09	Final order denying loan officer license
M2009-49	Gregory P. Mullin Cleveland OH	08-31-09	Final order denying loan officer license
M2009-451	Paula E. Murray Sulphur Springs TX	08-18-09	Final order denying loan officer license
M2009-530	Brian D. O'Donnell Mentor-on-the-Lake OH	08-26-09	Final order terminating notice of intent to deny loan officer license
M2009-530 (2005 CE)	Brian D. O'Donnell Mentor-on-the-Lake OH	08-19-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-415	Paul M. Ober Urbana OH	08-12-09	Notice of intent to deny loan officer license
LO 031816.002 (2008 CE)	Jonathan G. Padiak Cincinnati OH	08-31-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
LO 005674.000 (2008 CE)	Thomas C. Polson Dayton OH	08-04-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-405	Jon A. Porricelli Denver CO	08-19-09	Summary suspension and notice of intent to deny loan officer license renewal for failure to comply with continuing education requirements
M2009-598	John C. Regg Fairfield OH	08-12-09	Notice of intent to deny loan officer license
M2009-584	Tammy A. Richter Lutz FL	08-18-09	Summary suspension and notice of intent to deny loan officer license renewal for failure to comply with continuing education requirements
M2009-729	Johnny Rivera Lorain OH	08-26-09	Summary suspension and notice of intent to deny loan officer license renewal for failure to comply with continuing education requirements
M2009-635 (2007 CE)	Ian C. Shirey Columbiana OH	08-04-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
009180.001 (2008 CE)	Michael T. Standifer Franklin OH	08-12-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-741	Karl P. Stefanoff Strongsville OH	08-18-09	Notice of intent to deny loan officer license
2009-694 (2007 CE)	Kelly D. Straka Concord OH	08-12-09	Settlement agreement – loan officer failed to comply with

			continuing education requirements; assessed \$500
M2009-678	Trinity Financial, Inc. Pittsburgh PA	08-06-09	Summary suspension and notice of intent to deny renewal of mortgage broker certificate of registration for failure to maintain bond
M2009-226	World Home Lending Corporation Solon OH	08-18-09	Final order terminating summary suspension of mortgage broker certificate of registration for failure to maintain bond

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.