



Department  
of Commerce

# NEWS RELEASE

**John R. Kasich, Governor**

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Department of Commerce**

FOR IMMEDIATE RELEASE  
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OHIO DEPARTMENT OF COMMERCE

**OHIO DIVISION OF FINANCIAL INSTITUTIONS ISSUES SUMMARY  
OF JANUARY 2012 CONSUMER FINANCE ENFORCEMENT ACTIONS & ORDERS**

(Columbus) -- The Ohio Department of Commerce Division of Financial Institutions today released the attached summary list of orders and enforcement actions brought in January 2012 by the Division's Consumer Finance Section.

Additional information relating to these actions is available by contacting the Department.

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**OHIO DEPARTMENT OF COMMERCE  
INFORMATION RELEASE**

**Division of Financial Institutions Orders and Enforcement Actions  
January 1, 2012 to January 31, 2012**

During January 2012, the Consumer Finance Section of the Division took 23 administrative enforcement actions under the Ohio Mortgage Broker Act (OMBA) and Ohio Mortgage Loan Act (OMLA). These include actions against mortgage brokers, OMBA mortgage banker and credit union service organization letter of exemption holders, loan originators under the OMBA, OMLA registrants, OMLA credit union service organization letter of exemption holders, and mortgage loan originators under the OMLA. Additionally, 17 administrative actions were taken against licensees in other Consumer Finance industries in January 2012.

Order or Case Number	Name	Date	Type of Action
PM.300514.000	A&E Coin, LLC Dover OH	01-31-12	Settlement agreement with precious metals dealer; assessed \$12,500
M2011-1004	Achieve CCA, Inc. Louisville KY	01-10-12	Final order revoking credit services organization certificate of registration
M2009-1113	America's Gold & Silver Buyers, Inc. Houston TX	01-10-12	Final order refusing precious metals dealer license
M2011-895	American Gold & Diamond Exchange, LLC Akron OH	01-17-12	Final order refusing precious metals dealer license
M2009-1121	Benson & Hobbes Management, LLC dba Buckeye Gold Exchange McMurray PA	01-10-12	Final order refusing precious metals dealer license
M2011-1121	Buried Treasures Chillicothe OH	01-20-12	Notice of intent to issue cease and desist order and issue fine against unlicensed precious metals dealer
CC.700696.000	Cash Net, Inc. Akron OH	01-23-12	Settlement agreement with check cashing licensee; assessed \$25,000
M2011-592	Michael E. Collins Solon OH	01-04-12	Final order refusing loan originator license renewal
2010-1113	Community Lending Solutions, Inc. Akron OH	01-30-12	Settlement and consent order with mortgage broker registrant; assessed \$500
M2010-1261	Eileen M. Czechanski North Ridgeville OH	01-18-12	Final order refusing loan originator license renewal
M2011-859	Daridi, Inc. dba Stop & Go Toledo OH	01-17-12	Final order terminating notice of intent to refuse check cashing license
MLO.021879.000 (2007 CE)	Brian C. Davis Louisville KY	01-25-12	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
PM.300451	Donald J. Panik dba Estate Gold & Silver Exchange Elyria OH	01-09-12	Settlement agreement with precious metals dealer; assessed \$6,300
PM.300518.000	Drouhard Studio Jewelers Mansfield OH	01-30-12	Settlement agreement with precious metals dealer; assessed \$15,000
M2011-851	Gold Exchange Stores II OH, LLC Cleveland OH	01-11-12	Notice of intent to refuse precious metals dealers license

M2011-751	Jennifer R. Haggy South Vienna OH	01-19-12	Notice of intent to refuse loan originator license
M2011-357	Hanadee Interprises dba Speed Check Food Mart Warren OH	01-09-12	Final order terminating notice of intent to refuse check cashing license
M2011-819	Randal R. Hutchinson Petersburg MI	01-18-12	Final order refusing loan originator license renewal
M2011-825	Investment Loan Company Elyria OH	01-19-12	Final order denying OMLA certificate of registration renewal
M2011-391	Juan Carlos Jimenez McLean VA	01-19-12	Final order refusing loan originator license renewal
M2011-913	JN Financial, LLC Pataskala OH	01-19-12	Final order denying OMLA certificate of registration renewal
M2010-1032	K Rae's Jewelry Wilmington OH	01-04-12	Final order against unlicensed precious metals dealer to cease and desist
LO.28289.001	Rita Kennedy Westerville OH	01-30-12	Settlement agreement with loan originator; assessed \$250
LO.0022582.001 (2006 and 2007 CE)	Dawn R. King Frazeytsburg OH	01-19-12	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$1,000
M2010-1090	Brian E. Masarik Lakewood OH	01-09-12	Final order refusing loan originator license renewal
M2011-48	Joshua J. Mellein Powell OH	01-30-12	Final order terminating notice of intent to refuse loan originator license renewal
PM.300517.000	Ohio Valley Hobby, Inc. dba Coin Hobby Bridgeport OH	01-24-12	Settlement agreement with precious metals dealer; assessed \$30,000
M2011-685	William E. Roberts, II Beavercreek OH	01-09-12	Final order refusing loan originator license renewal
M2011-834	Nicholas O. Schepis Parma Heights OH	01-09-12	Final order refusing loan originator license
M2011-830	Ryan Schultenover Columbus OH	01-13-12	Final order terminating notice of intent to refuse loan originator license renewal
M2011-868	Sunoco Hanini, Inc. Olmsted Falls OH	01-09-12	Final order refusing check cashing license
M2011-452	Susan Garbarino dba Gold City USA, Inc. Beachwood OH	01-10-12	Final order refusing precious metals dealer license
M2011-224	Chelli C. Tye Bedford OH	01-09-12	Final order refusing loan originator license renewal
M2011-910	Nieris Nicole Waller Swedesboro NJ	01-09-12	Final order terminating notice of intent to refuse loan originator license
010478.001 (2009 and 2010 CE)	Brian R. Weitz Liberty Township OH	01-05-12	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$1,000

M2011-351	David R. White Pataskala OH	01-09-12	Final order terminating notice of intent to refuse loan originator license renewal
M2011-902	Wickliffe Market, Inc. East Cleveland OH	01-17-12	Final order terminating notice of intent to refuse check cashing license
MB# 802889	Wilbert L. Butler, Jr. dba Premier Financial Services Reynoldsburg OH	01-17-12	Settlement agreement with mortgage broker registrant; assessed \$500
M2011-479	Lisa Marie Wojcik Northfield OH	01-18-12	Final order refusing loan originator license renewal
M2012-6	WorkersChoiceUSA, LLC Virginia Beach VA	01-30-12	Notice of intent to refuse OMLA certificate of registration renewal

\*“Loan originators” are licensed pursuant to the Ohio Mortgage Broker Act whereas “mortgage loan originators” are licensed pursuant to the Ohio Mortgage Loan Act. An individual may need to be licensed under both Acts.

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.