

OHIO DEPARTMENT OF COMMERCE

INFORMATION RELEASE

Division of Financial Institutions Orders and Enforcement Actions

July 1, 2011 to July 31, 2011

During July 2011, the Consumer Finance Section of the Division took 76 administrative enforcement actions under the Ohio Mortgage Broker Act (OMBA) and Ohio Mortgage Loan Act (OMLA), for a 2011 calendar year total of 269 administrative actions. These include actions against mortgage brokers, OMBA mortgage banker and credit union service organization letter of exemption holders, loan originators under the OMBA, OMLA credit union service organization letter of exemption holders, and mortgage loan originators under the OMLA. There were no administrative actions taken against licensees in other Consumer Finance industries in July 2011 for a calendar year total of 31 actions.

Order or Case Number	Name	Date	Type of Action
M2011-171	Andrea D. Adkins Newark OH	07-07-11	Notice of intent to refuse loan originator license renewal
M2011-184	Jerry J. Adkins Newark OH	07-26-11	Notice of intent to refuse loan originator license renewal
M2011-231	William G. Allison Columbus OH	07-08-11	Notice of intent to refuse loan originator license renewal
M2011-227	Nicolette J. Aurigemma West Chester OH	07-07-11	Notice of intent to refuse loan originator license renewal
M2011-227	Nicolette J. Aurigemma West Chester OH	07-20-11	Amended notice of intent to refuse loan originator license renewal
2011-133	Roger I. Benavides Brooklyn OH	07-05-11	Notice of intent to refuse loan originator license renewal
M2011-204	Pamela M. Bertke Dayton OH	07-01-11	Final order refusing loan originator license
M2011-617	Jade D. Blake Park City UT	07-07-11	Notice of intent to refuse loan originator license renewal
M2011-385	Jeffrey M. Briggs Medina OH	07-07-11	Notice of intent to refuse loan originator license renewal
M2011-720	C. Tod Buchanan Westerville OH	07-11-11	Notice of intent to refuse loan originator license renewal
M2011-236	Kathryn R. Caraballo Cleveland OH	07-26-11	Notice of intent to refuse loan originator license renewal
M2011-42	David A. Cassell Granville OH	07-08-11	Notice of intent to refuse loan originator license renewal
M2011-643	Paul N. Chalkias Seven Hills OH	07-08-11	Notice of intent to refuse loan originator license renewal
M2011-260	Joshua K. Chung Lewis Center OH	07-22-11	Final order refusing loan originator license renewal
M2011-407	Clifton B. Cox, III North Canton OH	07-26-11	Notice of intent to refuse loan originator license renewal
2011-691	Daniel O. Crane Huber Heights OH	07-27-11	Notice of intent to refuse loan originator license renewal

M2011-34	Nick S. Cruz Pataskala OH	07-20-11	Final order refusing loan originator license renewal
M2011-362	David W. Stout dba Moneysworth Mortgage Co. Lewis Center OH	07-25-11	Notice of intent to refuse mortgage broker certificate of registration renewal
M2010-1270	Bryan M. Davis Toledo OH	07-11-11	Notice of intent to refuse loan originator license renewal
M2010-1029	Brian M. Dempsey Brunswick Hills OH	07-01-11	Final order refusing loan originator license
M2011-594	Linda A. Deuber Phoenixville PA	07-27-11	Notice of intent to refuse loan originator license renewal
M2011-780	Peter Djuric Glenview IL	07-27-11	Notice of intent to refuse loan originator license renewal
M2011-367	Christina M. Doss Dublin OH	07-26-11	Notice of intent to refuse loan originator license renewal
M2011-252	Marshall H. Downs Cleveland OH	07-07-11	Notice of intent to refuse loan originator license renewal
M2011-775	Niki F. Dull Broadview Heights OH	07-11-11	Notice of intent to refuse loan originator license renewal
M2011-781	Timothy Fann Waterford MI	07-27-11	Notice of intent to refuse loan originator license renewal
LO.002759.000 (2010 CE)	Robert A. Fludine Beachwood OH	07-21-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2011-249	David M. Fuller Worthington OH	07-26-11	Notice of intent to refuse loan originator license renewal
M2011-153	Donald R. Galvin, Jr. North Ridgeville OH	07-25-11	Notice of intent to refuse loan originator license renewal
M2011-464	Gary A. Grabowski Cleveland OH	07-27-11	Notice of intent to refuse loan originator license renewal
M2011-508	Adrienne N. Hall Georgiana AL	07-28-11	Notice of intent to refuse loan originator license renewal
002145.001(2008 CE)	David W. Hasselbeck Cincinnati OH	07-27-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2011-244	Paula J. Henderson Dayton OH	07-26-11	Notice of intent to refuse loan originator license renewal
M2011-498	Jack D. Hodge, Jr. Hamilton OH	07-27-11	Notice of intent to refuse loan originator license renewal
M2011-819	Randal R. Hutchinson Petersburg MI	07-07-11	Notice of intent to refuse loan originator license renewal
M2011-602	Bruce L. Isler Cuyahoga Falls OH	07-12-11	Notice of intent to refuse loan originator license
M2011-265	Jarrod D. John Huber Heights OH	07-26-11	Notice of intent to refuse loan originator license renewal
M2011-548	Matthew R. Kirschling Lakewood OH	07-12-11	Notice of intent to refuse loan originator license

M2011-32	Jeffrey M. Lafferty Avondale AZ	07-08-11	Notice of intent to refuse loan originator license renewal
M2011-619	Jedd E. Lara Tustin CA	07-11-11	Notice of intent to refuse loan originator license renewal
M2011-726	Mark D. Lavender Cleveland OH	07-27-11	Notice of intent to refuse loan originator license renewal
M2011-921	Trina J. Marange Chillicothe OH	07-26-11	Final order denying mortgage loan originator license
M2011-714	Chadd R. Martin Little Elm TX	07-07-11	Notice of intent to refuse loan originator license renewal
M2011-742	Anthony J. Masturzo Milford OH	07-08-11	Final order terminating notice of intent to refuse loan originator license renewal
007150.001(2009 and 2010 CE)	Patrick M. McCarthy Dublin OH	07-07-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$1,000
M2011-629	Nicholas R. Moretti, II Strongsville OH	07-11-11	Notice of intent to refuse loan originator license renewal
M2011-450	Mortgage Now, Inc. Brooklyn Heights OH	07-20-11	Final order refusing Ohio Mortgage Broker Act mortgage banker letter of exemption
M2011-735	Randeep S. Nag Troy MI	07-27-11	Notice of intent to refuse loan originator license renewal
2011-808	Joshua R. Numbers Lewis Center OH	07-01-11	Final order terminating notice of intent to refuse loan originator license renewal
M2010-1246	Jerry A. Nutt North Ridgeville OH	07-01-11	Final order terminating notice of intent to refuse loan originator license renewal
M2011-727	Prince U. Ogbogu Orange Village OH	07-27-11	Notice of intent to refuse loan originator license renewal
M2011-957	Oracle Financial, Inc. Dayton OH	07-26-11	Notice of intent to refuse mortgage broker certificate of registration
M2011-271	Earl C. Paeltz Cincinnati OH	07-28-11	Notice of intent to refuse loan originator license renewal
M2011-738	Az Patterson Lakemore OH	07-27-11	Notice of intent to refuse loan originator license renewal
M2011-183	Julia A. Pemberton Mantua OH	07-20-11	Final order refusing loan originator license renewal
M2011-372	Edgar C. Platel Groveport OH	07-26-11	Notice of intent to refuse loan originator license renewal
M2011-486	Primerica Financial Services Home Mortgages, Inc. Duluth GA	07-25-11	Notice of intent to refuse mortgage broker certificate of registration renewal
M2011-582	Walter V. Rauser Westlake OH	07-22-11	Final order refusing loan originator license renewal
M2011-36	Vicky Reed-Cartwright	07-01-11	Final order refusing loan

	South Euclid OH		originator license
M2011-519	Brett A. Schiffer North Royalton OH	07-20-11	Final order terminating notice of intent to refuse loan originator license renewal
M2010-1302	Adrian E. Searight Richmond Heights OH	07-26-11	Final order refusing loan originator license renewal
M2011-300	Daniel A. Small Cleveland OH	07-01-11	Final order terminating notice of intent to refuse loan originator license
M2011-770	Diana L. Snyder Bellville OH	07-07-11	Notice of intent to refuse loan originator license renewal
M2011-729	Brandon P. Stein Scottsdale AZ	07-27-11	Notice of intent to refuse loan originator license renewal
M2011-352	Jeffrey I. Stires West Chester OH	07-05-11	Final order terminating notice of intent to refuse loan originator license renewal
M2011-606	Alvin G. Stoll, IV Palatine IL	07-27-11	Notice of intent to refuse loan originator license renewal
M2011-363	David W. Stout Lewis Center OH	07-25-11	Notice of intent to refuse loan originator license renewal
M2011-13	Rakim Titus Garfield Heights OH	07-11-11	Notice of intent to refuse loan originator license renewal
M2011-39	Michael F. Trautman Sandusky OH	07-11-11	Notice of intent to refuse loan originator license renewal
M2011-767	Warner H. Troibner Cleveland OH	07-27-11	Notice of intent to refuse loan originator license renewal
LO.035834.001 (2010 CE)	Dianna L. Turk Mentor OH	07-27-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2011-510	James D. Wade Columbus OH	07-22-11	Final order refusing loan originator license renewal
M2011-181	Ruth C. White Bascom OH	07-11-11	Notice of intent to refuse loan originator license renewal
M2011-769	Alfred C. Wilson Streetsboro OH	07-07-11	Notice of intent to refuse loan originator license renewal
M2010-910	Dodd A. Yoder Findlay OH	07-01-11	Final order denying mortgage loan originator license
M2011-694	Kristine K. Zapf Cincinnati OH	07-20-11	Final order terminating notice of intent to refuse loan originator license 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.