

**OHIO DEPARTMENT OF COMMERCE
INFORMATION RELEASE**

**Division of Financial Institutions Orders and Enforcement Actions
August 1, 2011 to August 31, 2011**

During August 2011, the Consumer Finance Section of the Division took 57 administrative enforcement actions under the Ohio Mortgage Broker Act (OMBA) and Ohio Mortgage Loan Act (OMLA), for a 2011 calendar year total of 326 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. Additionally, five administrative actions were taken against licensees in other Consumer Finance industries in August 2011 for a calendar year total of 36 actions.

Order or Case Number	Name	Date	Type of Action
M2011-231	William G. Allison Columbus OH	08-09-11	Final order terminating notice of intent to refuse loan originator license renewal
004266.001 (2008 CE)	Gregory B. Apgear Columbus OH	08-01-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
004519.001 (2009 CE)	John C. Baumann Columbus OH	08-11-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
004184.001 (2006 CE)	Robert M. Bowman Milford OH	08-22-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2011-42	David A. Cassell Granville OH	08-12-11	Final order refusing loan originator license renewal
M2011-795	Timothy M. Cassidy Youngstown OH	08-19-11	Notice of intent to refuse loan originator license renewal
PB.100037.000 et seq.	Central Ohio Scrap Metal Company dba Lev's Pawn Shop Columbus OH	08-04-11	Settlement agreement with pawn broker; assessed \$8,000
M2010-987	Central Ohio Scrap Metal Company dba Lev's Pawn Shop Columbus OH	08-09-11	Final order terminating notice of intent to assess a penalty against pawnbroker
M2011-643	Paul N. Chalkias Seven Hills OH	08-12-11	Final order refusing loan originator license renewal
M2011-632	Brandy E. Choi Blacklick OH	08-19-11	Notice of intent to refuse loan originator license renewal
M2011-783	Louis A. Daniele Cincinnati OH	08-10-11	Final order terminating notice of intent to refuse loan originator license renewal
890006	E-Choice Solutions, LLC. Columbus OH	08-04-11	Settlement agreement with Ohio Mortgage Broker Act credit union service organization letter of exemption applicant; assessed \$5,000
M2011-253	Ashraf A. Ettayem	08-03-11	Final order refusing loan

	Westerville OH		originator license renewal
M2011-19	Joshua T. Fitzwater Canton GA	08-16-11	Final order refusing loan originator license renewal
MB#800402	Five Star Financial Corporation Cincinnati OH	08-11-11	Settlement agreement with mortgage broker; assessed \$5,000
MB#800402.000 (2010 CE)	Five Star Financial Corporation Cincinnati OH	08-11-11	Settlement agreement – mortgage broker failed to ensure operations manager complied with continuing education requirements; assessed \$500
M2011-482	Ronald A. Fox Harrison OH	08-26-11	Notice of intent to refuse loan originator license renewal
2011-153	Donald R. Galvin, Jr. North Ridgeville OH	08-11-11	Final order terminating notice of intent to refuse loan originator license renewal
M2010-1228	Jessica R. Gibbins Kenton OH	08-09-11	Final order refusing mortgage loan originator license
011471.001 (2003 CE)	Patrick A. Glanzman Pickerington OH	08-12-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2011-899	The Gold Reclamation Station dba The Gold Station Powell OH	08-05-11	Notice of intent to issue cease and desist order against unlicensed precious metals dealer
M2011-777	Michael D. Gordon Akron OH	08-16-11	Final order terminating notice of intent to refuse loan originator license renewal
M2010-1211	Andrew S. Greenberg Northfield OH	08-03-11	Final order refusing loan originator license renewal
M2011-508	Adrienne N. Hall Georgiana AL	08-16-11	Amended notice of intent to refuse loan originator license renewal
M2010-1192	Juahmea C. Harris Cleveland OH	08-26-11	Notice of intent to refuse loan originator license renewal
018463.003 (2010 CE)	Sharone L. Hoard Fairfield OH	08-17-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2011-393	Clarence E. Hutton Florence KY	08-19-11	Notice of intent to refuse loan originator license
M2011-602	Bruce L. Isler Cuyahoga Falls OH	08-19-11	Final order refusing loan originator license
PM.300461.000	JDM Lankford Partnership dba .999 Fine Gold and Coin Hamilton OH	08-04-11	Settlement agreement with precious metals dealer applicant; assessed \$3,800
M2011-818	Michael P. Johnson Akron OH	08-23-11	Final order refusing loan originator license renewal
M2011-369	Bogdan Kachmar Hinckley OH	08-26-11	Notice of intent to refuse loan originator license renewal

M2011-388	Ronald L. Keene, III East Norriton PA	08-26-11	Notice of intent to refuse loan originator license renewal and mortgage loan originator license
M2011-815	Michael S. Kemper Lancaster OH	08-11-11	Final order refusing loan originator license renewal
029677.001 (2008 & 2009 CE)	Matthew R. Kirschling Lakewood OH	08-16-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$1,000
M2011-548	Matthew R. Kirschling Lakewood OH	08-19-11	Final order terminating notice of intent to refuse loan originator license
M2011-32	Jeffrey M. Lafferty Avondale AZ	08-12-11	Final order refusing loan originator license renewal
M2011-441	Jerry P. Latronica New Middletown OH	08-16-11	Notice of intent to refuse loan originator license renewal and mortgage loan originator license
M2011-630	James M. Long Clearwater FL	08-26-11	Notice of intent to refuse loan originator license renewal
0003505.000 (2010 CE)	Christopher D. Lykins Covington KY	08-26-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2011-822	Gregg A. Malarkey Dublin OH	08-11-11	Final order refusing loan originator license renewal
M2011-371	Daniel E. Martin Gahanna OH	08-26-11	Notice of intent to refuse loan originator license renewal
M2011-748	Gary R. McNeal Springfield OH	08-19-11	Notice of intent to refuse loan originator license renewal
M2011-765	Eric W. Moore Commerce City CO	08-09-11	Final order terminating notice of intent to refuse loan originator license renewal
M2011-701	Brian D. Nordstrom, Jr. Akron OH	08-19-11	Notice of intent to refuse loan originator license renewal
M2011-924	Kari L. Olech Columbus OH	08-26-11	Notice of intent to refuse loan originator license renewal
M2010-707	Ramon Oller Laguna Niguel CA	08-12-11	Final order refusing loan originator license
M2011-155	Michael P. Petit Parma OH	08-03-11	Final order terminating notice of intent to refuse loan originator license renewal
M2011-532	Jonathan D. Renslow Independence KY	08-12-11	Final order refusing loan originator license renewal
LO.030826.002 (2010 CE)	Lee E. Richardson Stow OH	08-03-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2011-373	Scott A. Rubin Boca Raton FL	08-26-11	Notice of intent to refuse loan originator license renewal
025620.001 (2010 CE)	Helen M. Ruehmer Harrison OH	08-26-11	Settlement agreement – loan originator failed to comply with

			continuing education requirements; assessed \$500
M2011-209	Thomas F. Soini, Jr. Warren OH	08-03-11	Final order terminating notice of intent to refuse loan originator license renewal
M2011-353	Amy A. Springer Lancaster OH	08-19-11	Notice of intent to refuse loan originator license renewal
M2011-797	Michael T. Standifer Franklin OH	08-11-11	Final order refusing loan originator license renewal
M2011-868	Sunoco Hanini, Inc. Olmsted Falls OH	08-16-11	Notice of intent to refuse check cashing license
M2011-849	Lisa A. Swaino Akron OH	08-12-11	Final order refusing loan originator license
M2011-566	Brandy L. Teper Dearborn MI	08-16-11	Notice of intent to refuse loan originator license
010325.001 (2002 CE)	Atiba M. Thompson Blacklick OH	08-09-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2011-437	Joseph J. Waits Middletown OH	08-04-11	Final order refusing loan originator license renewal
M2011-181	Ruth C. White Bascom OH	08-16-11	Final order refusing loan originator license renewal
M2011-769	Alfred C. Wilson Streetsboro OH	08-12-11	Final order refusing loan originator license renewal
001267.000 (2010 CE)	Steven A. Winter Cincinnati OH	08-11-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500

*“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.