

## OHIO DEPARTMENT OF COMMERCE

### INFORMATION RELEASE

#### Division of Financial Institutions Orders and Enforcement Actions

**December 1, 2011 to December 31, 2011**

During December 2011, the Consumer Finance Section of the Division took 55 administrative enforcement actions under the Ohio Mortgage Broker Act (OMBA) and Ohio Mortgage Loan Act (OMLA), for a 2011 calendar year total of 568 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 registrants, OMLA credit union service organization letter of exemption holders, and mortgage loan originators under the OMLA. Additionally, 36 administrative actions were taken against licensees in other Consumer Finance industries in December 2011 for a calendar year total of 97 actions.

Order or Case Number	Name	Date	Type of Action
M2011-358	2559 East 55 <sup>th</sup> Street DRU LLC dba Discounts R Us Cleveland OH	12-14-11	Notice of intent to issue cease and desist order, notice of intent to refuse precious metals dealers license
M2011-878	5275 Broadway, Inc. dba Mike's Beverage Cleveland OH	12-07-11	Notice of intent to refuse check-cashing license renewal
M2011-1004	Achieve CCA, Inc. Evansville IN	12-02-11	Notice of intent to revoke credit services organization certificate of registration
M2011-171	Andrea D. Adkins Newark OH	12-14-11	Final order refusing loan originator license renewal
M2011-854	Akel S. Zayed, Inc. dba Storer Food & Beverage Cleveland OH	12-07-11	Notice of intent to refuse check-cashing license
M2011-170	A.K.G. Inc. dba Emery Convenient Food Mart Warrensville Heights OH	12-07-11	Notice of intent to refuse check-cashing license
M2011-895	American Gold & Diamond Exchange, LLC Akron OH	12-05-11	Notice of intent to refuse precious metals dealers license
M2009-1113	America's Gold & Silver Buyers, Inc. Youngstown OH	12-05-11	Notice of intent to refuse precious metals dealers license
M2011-997	Anwar Awad dba Millennium Fashion, Inc. Toledo OH	12-28-11	Settlement agreement with unlicensed precious metals dealer; assessed \$500
M2011-901	ARJM, Inc. dba Quik Deli Maple Heights OH	12-06-11	Notice of intent to refuse check-cashing license
M2011-227	Nicolette J. Aurigemma West Chester OH	12-16-11	Final order refusing loan originator license renewal
M2011-484	Kweli Nju Baker Surprise AZ	12-28-11	Final order refusing loan originator license renewal
M2010-1160	Terry M. Bearden Xenia OH	12-09-11	Final order refusing loan originator license renewal

M2011-133	Roger I. Benavides Brooklyn OH	12-08-11	Final order refusing loan originator license renewal
M2009-1121	Benson & Hobbes Management, LLC dba Buckeye Gold Exchange McMurray PA	12-05-11	Notice of intent to refuse precious metals dealers license
M2011-150	Charles Bond Shaker Heights OH	12-28-11	Final order terminating notice of intent to refuse loan originator license renewal
LO.018517.001 (2008 and 2009 CE)	Clifford R. Bostrom Powell OH	12-14-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$1,000
LO.001685.001 (2008 CE)	Daniel T. Brady Wyoming OH	12-15-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2011-1099	Brightgreen Home Loans, Inc. Charlotte NC	12-01-11	Notice of intent to issue cease and desist order against mortgage broker registrant
M2011-720	C. Tod Buchanan Westerville OH	12-28-11	Final order refusing loan originator license renewal
M2011-933	Builder's Financial Corporation Columbus OH	12-02-11	Notice of intent to revoke mortgage broker certificate of registration and impose fine
M2011-1041	Buy Back Outlet Cincinnati OH	12-16-11	Final order refusing precious metals dealers license
LO.023313.001 (2010 CE)	Cheryl Lynn Carroll Toledo OH	12-30-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2011-961	Cash Haven, Inc. Bridgeport OH	12-28-11	Notice of intent to revoke small loan license
M2010-1113	Community Lending Solutions, Inc. Akron OH	12-01-11	Notice of intent to revoke mortgage broker certificate of registration and impose fine
M2011-355	Consolidated Partners, Inc. dba Southside Red & White Supermarket Youngstown OH	12-06-11	Notice of intent to refuse check-cashing license
M2011-859	Daridi, Inc. dba Stop & Go Toledo OH	12-06-11	Notice of intent to refuse check-cashing license
M2011-362	David W. Stout dba Moneysworth Mortgage Co. Lewis Center, OH	12-15-11	Final order terminating notice of intent to refuse mortgage broker certificate of registration renewal
M2011-1084	Demetrius Rush dba Gold Rush Jewelers Dayton OH	12-29-11	Notice of intent to issue cease and desist order and impose fine against unlicensed precious metals dealer
M2011-990	Lars T. Ericsson Streetsboro OH	12-28-11	Notice of intent to refuse mortgage loan originator license
M2011-853	Evaristo I. Perez dba Tienda	12-06-11	Notice of intent to refuse check-

	Marquense Grocery Store Cincinnati OH		cashing license
M2011-827	Christopher V. Flores Columbus OH	12-08-11	Final order terminating notice of intent to refuse loan originator license
M2011-599	Nicholas S. Gerbino Clifton NJ	12-01-11	Notice of intent to refuse loan originator license
M2011-464	Gary A. Grabowski Cleveland OH	12-16-11	Final order refusing loan originator license renewal
M2011-357	Hanadee Interprises dba Speed Check Food Mart Warren OH	12-06-11	Notice of intent to refuse check-cashing license
M2010-1192	Juahmea C. Harris Cleveland OH	12-01-11	Final order refusing loan originator license renewal
M2011-33	Morteza S. Hosseinipour Powell OH	12-02-11	Final order refusing loan originator license renewal
M2011-1073	Anthony M. House Marlton NJ	12-28-11	Final order terminating notice of intent to refuse loan originator and mortgage loan originator licenses
0269560.002 (2009 and 2010 CE)	Clarence E. Hutton Florence KY	12-30-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$1,000
LO.0269560.002	Clarence E. Hutton Florence KY	12-30-11	Settlement agreement with loan originator; assessed \$500
M2011-825	Investment Loan Company Elyria OH	12-08-11	Notice of intent to refuse Ohio Mortgage Loan Act certificate of registration renewal
M2010-266	Jason M. Bartel dba American Eagle Coin and Jewelry Cleveland OH	12-14-11	Notice of intent to issue cease and desist order and impose fine against unlicensed precious metals dealer
M2011-391	Juan Carlos Jimenez McLean VA	12-14-11	Notice of intent to refuse loan originator license renewal
M2011-913	JN Financial, LLC Pataskala OH	12-09-11	Notice of intent to refuse Ohio Mortgage Loan Act certificate of registration renewal
M2011-626	Stephen M. Kish North Royalton OH	12-28-11	Final order refusing loan originator license renewal
M2011-932	David Kremstein Middletown DE	12-02-11	Final order terminating notice of intent to refuse loan originator and mortgage loan originator licenses
M2010-1089	Leen Inc. dba Boost Outlet Chillicothe OH	12-29-11	Notice of intent to issue cease and desist order and impose fine against unlicensed precious metals dealer
M2011-938	Leiriq Inc. Akron OH	12-05-11	Notice of intent to refuse check-cashing license

M2011-938	Leiriq Inc. Akron OH	12-22-11	Final order terminating notice of intent to refuse check-cashing license
M2011-1074	Liberty Mortgage Company, Inc. Columbus OH	12-01-11	Notice of intent to impose fine against mortgage broker registrant
M2011-696	Frank A. Luca Canton OH	12-28-11	Final order refusing loan originator license renewal
LO.014447.002 (2006 and 2007 CE)	Jebb S. Lyons Cincinnati OH	12-14-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$1,000
M2011-354	Maria Crutcher West Chester OH	12-07-11	Notice of intent to refuse check-cashing license
M2011-283	Mark Food, Inc. dba Quick Mart Dayton OH	12-07-11	Notice of intent to refuse check-cashing license
R.C. 4728.02(A)	Martha Knittel dba Heart's Desire Portsmouth OH	12-19-11	Settlement agreement with precious metals dealer; assessed \$1,000
M2011-1063	Martha Knittel dba Heart's Desire Portsmouth OH	12-22-11	Final order terminating notice of intent to issue cease and desist order and impose fine against precious metals dealer
M2011-699	Michael K. Mazanec Sagamore Hills OH	12-08-11	Final order refusing loan originator license renewal
M2011-399	Ronald Mack McGill Brandon FL	12-08-11	Notice of intent to refuse loan originator license
LO.035284.000 (2010 CE)	Donald T. Meadows Baton Rouge LA	12-21-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2011-1038	Melissa Lipps dba M&M Diamonds Cincinnati OH	12-05-11	Notice of intent to refuse precious metals dealers license
M2011-490	Earl M. Miller, III Hartville OH	12-28-11	Final order terminating notice of intent to refuse loan originator license renewal
M2011-1024	Leonard L. Miller, Jr. Lewis Center OH	12-08-11	Notice of intent to refuse loan originator license
024413.002 (2009 CE)	Leonard L. Miller, Jr. Columbus OH	12-15-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2011-1024	Leonard L. Miller, Jr. Lewis Center OH	12-16-11	Final order terminating notice of intent to refuse loan originator license
M2011-1070	Money Lenders, LLC Loveland OH	12-14-11	Notice of intent to revoke Ohio Mortgage Loan Act certificate of registration and impose fine
M2010-1222	Melanie Jean Morris Morrow OH	12-28-11	Final order refusing loan originator license renewal

M2011-1116	Mortgage Now, Inc. Shrewsbury NJ	12-29-11	Notice of intent to revoke mortgage broker certificate of registration and impose fine
MB# 803888.000 (2010 CE)	Neighborhood Assistance Corporation of America Jamaica Plain MA	12-21-11	Settlement agreement – mortgage broker failed to ensure operations manager complied with continuing education requirements; assessed \$500
SM# 501437	Neighborhood Housing Services of Greater Cleveland, Inc. Cleveland OH	12-19-11	Settlement agreement with Ohio Mortgage Loan Act registrant; assessed \$500
M2011-701	Brian D. Nordstrom, Jr. Akron OH	12-16-11	Final order terminating notice of intent to refuse loan originator license renewal
M2010-549	Oaktree Funding Corp. Upland CA	12-30-11	Final order refusing Ohio Mortgage Broker Act mortgage banker letter of exemption
M2011-858	People's Choice Market, Inc. dba A&B Stoprite Foods Dayton OH	12-06-11	Notice of intent to refuse check-cashing license
M2010-1284	Christopher P. Redoble Aliso Viejo CA	12-01-11	Final order refusing loan originator license renewal
M2011-1092	Regina Rodgers dba R&R Jewelry Wheelersburg OH	12-29-11	Notice of intent to issue cease and desist order and impose fine against unlicensed precious metals dealer
M2009-1124	Rowdie Dog Investments, LLC Winchester IN	12-05-11	Notice of intent to refuse precious metals dealers license
M2011-1039	S & S Foods, Inc. Columbus OH	12-06-11	Notice of intent to refuse check-cashing license
PM.300472.000	Saeid Haddad dba Naya Jewelry Trotwood OH	12-08-11	Settlement agreement with precious metals dealer; assessed \$2,500
M2011-900	San Isidro Cargo Columbus OH	12-07-11	Notice of intent to refuse check-cashing license
M2011-1007	Anthony J. Sava Aurora OH	12-28-11	Final order refusing loan originator license
M2011-834	Nicholas O. Schepis Parma Heights OH	12-01-11	Notice of intent to refuse loan originator license
M2011-852	Shree Hari Om, Inc. dba World Wines & Liquor Northfield OH	12-07-11	Notice of intent to refuse check-cashing license
M2011-363	David W. Stout Lewis Center OH	12-15-11	Final order terminating notice of intent to refuse loan originator license renewal
M2011-539	Dennis J. Strzegowski, Jr. Baltimore MD	12-29-11	Notice of intent to refuse loan originator license
M2011-452	Susan Garbarino dba Gold City USA,	12-05-11	Notice of intent to refuse

	Inc. Beachwood OH		precious metals dealers license
MLO.004422.000 (2004 and 2005 CE)	Nancy C. Szep Wellington OH	12-14-11	Settlement agreement – mortgage loan originator failed to comply with continuing education requirements; assessed \$1,000
M2011-767	Warner H. Troibner Cleveland OH	12-30-11	Final order refusing loan originator license renewal
M2011-466	United Household Rentals, Inc. Cincinnati OH	12-30-11	Notice of intent to refuse precious metals dealers license
M2011-509	Elizabeth I. Wade Powell OH	12-14-11	Final order terminating notice of intent to refuse loan originator license renewal
M2011-910	Nieris Nicole Waller Swedesboro NJ	12-08-11	Notice of intent to refuse loan originator license
M2011-636	West Coast Servicing, Inc. Huntington Beach CA	12-28-11	Notice of intent to refuse Ohio Mortgage Loan Act certificate of registration renewal
M2011-902	Wickliffe Market, Inc. East Cleveland OH	12-06-11	Notice of intent to refuse check-cashing license

\*\*“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.