

**OHIO DEPARTMENT OF COMMERCE
INFORMATION RELEASE**

**Division of Financial Institutions Orders and Enforcement Actions
May 1, 2010 to May 31, 2010**

During the month of May 2010, the Consumer Finance Section of the Division took 64 administrative enforcement actions against registrants and licensees. All but 11 of these actions were against mortgage brokers and loan originators.* For calendar year 2010, 224 (or 85 percent) of the 266 administration actions issued by the Consumer Finance Section were against mortgage brokers and loan originators.

*Readers may note a change in terminology from "loan officer" to "loan originator" resulting from changes in the Ohio Mortgage Broker Act that became effective January 1, 2010.

Order or Case Number	Name	Date	Type of Action
M2010-2	2839 Monroe Investments, LLC dba Cash Now of Monroe Carry Out Toledo OH	05-07-10	Settlement and consent order with check cashing licensee; assessed \$500
M2010-17	American Mortgage Express Financial Service, Inc. dba American Mortgage Express Centerburg OH	05-26-10	Final order assessing fine and revoking mortgage broker certificate of registration; assessed \$6,000
024033.002 (2008 & 2009 CE)	John M. Babak Akron OH	05-21-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$1,000
003744.001 (2007 CE)	Calum Banks Springboro OH	05-04-10	Settlement agreement - loan originator failed to comply with continuing education requirements; assessed \$500
026426.001 (2007 CE)	Joanne M. Cavedine Hilliard OH	05-05-10	Settlement agreement - loan originator failed to comply with continuing education requirements; assessed \$500
M2010-15	Central Clearing Co./Cash Now Partners, Limited Partnership dba Cash Connection Toledo OH	05-03-10	Notice of intent to refuse check cashing license renewal
M2010-455	James R. Consorti Cincinnati OH	05-26-10	Notice of intent to refuse loan originator license
008537-2008CE	Daniel O. Crane Huber Heights OH	05-05-10	Settlement agreement - loan originator failed to comply with continuing education requirements; assessed \$500
014644-2005CE	Erin N. Cutshaw Toledo OH	05-19-10	Settlement agreement - loan originator failed to comply with continuing education requirements; assessed \$500
M2010-396	Louis A. Daniele Cincinnati OH	05-07-10	Notice of intent to refuse loan originator license renewal
M2010-503	Don Blank, Inc. dba VRS Cash Advance Center Cadiz OH	05-25-10	Notice of intent to assess fine and revoke Ohio Mortgage Loan Act certificate of registration/notice of intent to issue cease and desist order
004334.000 (2009 CE)	Marshall H. Downs Bath OH	05-21-10	Settlement agreement - loan originator failed to comply with

			continuing education requirements; assessed \$500
M2009-1177	Elyhue E. Duff Akron OH	05-26-10	Final order refusing loan originator license
023673.001 (2008 CE)	Katherine E. Elmquist Delaware OH	05-05-10	Settlement agreement - loan originator failed to comply with continuing education requirements; assessed \$500
M2010-502	Fast Cash of America, Inc. dba Express Tax Place Tiffin OH	05-25-10	Notice of intent to assess fine and revoke Ohio Mortgage Loan Act certificate of registration/notice of intent to issue cease and desist order
M2009-672	Gina R. Fields Hamilton OH	05-19-10	Final order refusing loan originator license renewal
M2010-35	Geetakishan, Inc. dba Smoker Friendly Stow OH	05-11-10	Settlement and consent order against check cashing licensee; assessed \$500
300316	Goldman's, LLC dba Goldman's of Ohio, LLC Mentor OH	05-17-10	Settlement agreement with precious metals dealer; assessed \$10,000
M2009-791	Cynthia M. Grant Maple Heights OH	05-26-10	Final order refusing loan originator license
005941.000 (2009 CE)	Douglas A. Habegger Northwood OH	05-27-10	Settlement agreement - loan originator failed to comply with continuing education requirements; assessed \$500
025763.000 (2009 CE)	Chester L. Hakanson Middletown OH	05-19-10	Settlement agreement - loan originator failed to comply with continuing education requirements; assessed \$500
027558.000 (2009 CE)	Daniel F. Hickman Mason OH	05-27-10	Settlement agreement - loan originator failed to comply with continuing education requirements; assessed \$500
MB 801944 (2009 CE)	Home Mortgage Consultants, Inc. Plymouth MN	05-19-10	Settlement agreement – mortgage broker failed to have operations manager comply with continuing education requirements; assessed \$500
006831.000 (2009 CE)	Kirk W. Hoover Rogers MN	05-13-10	Settlement agreement - loan originator failed to comply with continuing education requirements; assessed \$500
007446.001 (2008 CE)	Tobias C. Hoy Massillon OH	05-05-10	Settlement agreement - loan originator failed to comply with continuing education requirements; assessed \$500
M2009-956 M2009-957 M2009-958	J.E.M. Jewelers, Inc. dba 650gold.com & Coin & Jewelry Buyers North Randall OH Shaker Heights OH Mentor OH	05-03-10	Settlement and consent order with precious metals dealer; assessed \$10,000
029173.000 (2009 CE)	Brian J. Jackson Fairfield OH	05-17-10	Settlement agreement - loan originator failed to comply with

			continuing education requirements; assessed \$500
023516-2008CE	Timothy E. Jolliffe London OH	05-07-10	Settlement agreement - loan originator failed to comply with continuing education requirements; assessed \$500
006830.000 (2009 CE)	Terrance R. Kinney Minneapolis MN	05-17-10	Settlement agreement - loan originator failed to comply with continuing education requirements; assessed \$500
010261.000 (2009 CE)	George P. Kleanthis Naperville IL	05-04-10	Settlement agreement - loan originator failed to comply with continuing education requirements; assessed \$500
M2010-189	KLR Food, LLC dba East Third Grocery Dayton OH	05-05-10	Final order terminating notice of intent to refuse check cashing license renewal
M2009-250	Amy L. Lybrook Columbus OH	05-21-10	Final order refusing loan originator license
001813.000 (2009 CE)	Peter S. Meimaridis Maple Grove MN	05-17-10	Settlement agreement - loan originator failed to comply with continuing education requirements; assessed \$500
M2009-1095	MFC Mortgage, Inc. of Florida Maitland FL	05-07-10	Notice of intent to refuse mortgage broker certificate of registration renewal
M2010-180	Milestone Mortgage Co., Inc. Medina OH	05-17-10	Final order terminating notice of intent to suspend mortgage broker certificate of registration
M2009-873	Milestone Mortgage Co., Inc. Medina OH	05-17-10	Final order terminating summary suspension of mortgage broker certificate of registration for failure to maintain surety bond
M2009-1150	Angela A. Moore Jackson OH	05-03-10	Notice of intent to refuse loan originator license renewal
M2009-1170	Susan L. Motley Plymouth MI	05-03-10	Notice of intent to refuse loan originator license renewal
029147-2009 CE	Susan L. Motley Plymouth MI	05-21-10	Settlement agreement - loan originator failed to comply with continuing education requirements; assessed \$500
M2009-1158	Keli A. Myers Parma Heights OH	05-19-10	Final order refusing loan originator license
M2010-99	Hussein Nahim-Remaiteh Manassas VA	05-26-10	Notice of intent to refuse loan originator license
M2009-418	Nationwide Mortgage Funding, Inc. Cincinnati OH	05-11-10	Final order refusing mortgage broker certificate of registration
006876.001 (2007 CE)	Victoria D. Neal Canton OH	05-05-10	Settlement agreement - loan originator failed to comply with continuing education requirements; assessed \$500
M2009-1108	David S. Nicolanti Cleveland OH	05-04-10	Final order revoking loan originator license

M2010-139	Nicholas J. Phillips Parma Heights OH	05-03-10	Notice of intent to refuse loan originator license
M2009-1178	Wesley A. Pratt Cuyahoga Falls OH	05-17-10	Final order refusing loan originator license
001883.001 (2008 CE)	Sylvia L. Prusovic Sheffield Lake OH	05-21-10	Settlement agreement - loan originator failed to comply with continuing education requirements; assessed \$500
CC 700498 (Case M2010-19) SM 501584 (Case M2010-20)	Rent-a-Center East, Inc. Plano TX	05-07-10	Settlement agreement – check cashing licensee/Ohio Mortgage Loan Act registrant assessed \$6,500
M2009-881	Theresa L. Secor Perry OH	05-19-110	Final order denying loan originator license renewal
M2009-1092	Alan G. Singlar Northwood OH	05-03-10	Notice of intent to refuse loan originator license renewal
018383.000 (2009 CE)	Harry J. Smallwood Gahanna OH	05-03-10	Settlement agreement - loan originator failed to comply with continuing education requirements; assessed \$500
029296.001 (2008 CE)	Kristin M. Smith Canton OH	05-05-10	Settlement agreement - loan originator failed to comply with continuing education requirements; assessed \$500
M2009-375	Sooso, Inc. dba Dave's Beverage Cleveland OH	05-26-10	Final order refusing check cashing license
008207.001 (2007 CE)	Jerry R. Stewart Clayton OH	05-11-10	Settlement agreement - loan originator failed to comply with continuing education requirements; assessed \$500
034675-2009CE	Pamela C. Sullivan Matthews NC	05-19-10	Settlement agreement - loan originator failed to comply with continuing education requirements; assessed \$500
004730.001 (2009 CE)	Robert N. Szalay Chardon OH	05-21-10	Settlement agreement - loan originator failed to comply with continuing education requirements; assessed \$500
M2009-997	University Carry Out, Inc. Toledo OH	05-11-10	Final order terminating notice of intent to refuse check cashing license
M2009-902	Paul G. Vargo Bay Village OH	05-17-10	Final order terminating notice of intent to deny loan originator license renewal
M2009-1069	Kevin O. Vasquez Strongsville OH	05-03-10	Notice of intent to refuse loan originator license
004177.001 (2008 CE)	Steven W. Walsh Westerville OH	05-07-10	Settlement agreement - loan originator failed to comply with continuing education requirements; assessed \$500
025230-2008CE	Christina J. Wheeler-Wellman Vandalia OH	05-05-10	Settlement agreement - loan originator failed to comply with

			continuing education requirements; assessed \$500
M2009-1075	Williams Mortgage Services, Inc. Fazeysburg OH	05-11-10	Final order refusing mortgage broker certificate of registration renewal
033358.001	Pamela A. Wolf Westerville OH	05-27-10	Settlement agreement - loan originator failed to comply with continuing education requirements; assessed \$500

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.