

**OHIO DEPARTMENT OF COMMERCE
INFORMATION RELEASE**

**Division of Financial Institutions Orders and Enforcement Actions
May 1 – May 31, 2008**

During May 2008, the Consumer Finance Section of the Division took administrative enforcement action against 94 registrants and licensees. All but one of these actions were against mortgage brokers and loan officers.

Year to date, 368 or 91 percent of the total 403 administration actions issued by the Consumer Finance Section were against mortgage brokers and loan officers. It should be noted that during the first and second calendar year quarters, the vast majority of actions are typically against loan officers for failure to comply with continuing education requirements.

Order or Case Number	Name	Date	Type of Action
M2008-223	Apex Mortgage Services, LLC Columbus OH	05-12-08	Amended notice of intent to fine and revoke mortgage broker certificate of registration
M2007-293	Joseph J. Avry Fishers IN	05-15-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-299	Christopher T. Back Hamilton OH	05-12-08	Continuing education fine and resolution; loan officer assessed \$500 fine
M2008-361	Jeremy A. Bankey Ohio City OH	05-28-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-362	Sonja M. Betts Enon OH	05-28-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-365	Joshua C. Beyl Uniontown OH	05-27-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-364	David M. Bowman Lakeside Park KY	05-27-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-57	Lynn M. Brading Liberty Township OH	05-29-08	Final order denying loan officer license
M2008-355	Craig S. Campbell Cincinnati OH	05-27-08	Summary suspension and notice of intent to revoke loan officer license for failure to

			comply with continuing education requirements
M2007-247	Matthew D. Cantrall Orange OH	05-29-08	Final order terminating summary suspension and notice of intent to revoke loan officer license
M2007-314	James T. Carroll Cincinnati OH	05-15-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2007-339	Ying H. Chu Columbus OH	05-15-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-367	Frank A. Cimperman, Jr. Parma Heights OH	05-27-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-52	Consumers Real Estate Finance Co. dba Consumer Real Estate Finance Co. Dublin OH	05-02-08	Notice of intent to fine and deny mortgage broker certificate of registration renewal
M2008-375	Christopher W. Coriell Loveland OH	05-28-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-332	Credit Financial Services LLC dba Alliance Mortgage Group Cincinnati OH	05-12-08	Notice of intent to fine and deny mortgage broker certificate of registration renewal
2008-74 (2003CE)	Arlene R. Curry Medina OH	05-22-08	Settlement agreement – loan officer failed to comply with 2003 continuing education requirements; assessed \$500 fine
M2008-122	Thomas J. Cutura Avon Lake OH	05-23-08	Final order permanently revoking loan officer license
M2008-356	Tyler M. Downing Akron OH	05-27-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-326	Jeremy M. Drobeck Kalamazoo MI	05-14-08	Continuing education fine and resolution; loan officer assessed \$500 fine
M2008-354	Yolanda E. Earley Pataskala OH	05-27-08	Summary suspension and notice of intent to revoke loan officer license for failure to

			comply with continuing education requirements
M2008-36	Entrust Mortgage, Inc. Englewood Co	05-01-08	Final order revoking Ohio Mortgage Loan Act certificate of registration
M2008-322	Jenny J. Eversole Reynoldsburg OH	05-06-08	Notice of intent to fine and deny loan officer renewal
M2008-343	Steven Z. Ferguson Wintersville OH	05-19-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-317	Michael Z. Fowler Worthington OH	05-14-08	Continuing education fine and resolution; loan officer assessed \$500
M2008-51	Franklin Mortgage, Inc. Reynoldsburg OH	05-06-08	Notice of intent to fine and revoke mortgage broker certificate of registration
M2008-366	Michael P. Gaebelien Maple Heights OH	05-27-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2007-550	Brian W. Gill Reynoldsburg OH	05-09-08	Final order terminating summary suspension of loan officer license
M2008-397	Thomas J. Goulet Pickerington OH	05-27-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-311	Sandra M. Grande Painesville OH	05-14-08	Continuing education fine and resolution; loan officer assessed \$500
M2008-345	Lawrence M. Haber Middletown OH	05-19-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-346	Jennifer L. Hartness Columbus OH	05-19-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-312	Kevin L. Haygood Columbus OH	05-14-08	Continuing education fine and resolution; loan officer assessed \$500
M2008-363	James E. Hobold Mason OH	05-28-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing

			education requirements
M2008-300	Amanda J. Homan Mentor OH	05-13-08	Continuing education fine and resolution; loan officer assessed \$500
M2008-386	Sharon M. Ingold Akron OH	05-27-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-347	Boyd E. Jackson Cincinnati OH	05-19-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-310	Joseph M. Jackson Mentor OH	05-02-08	Notice of intent to fine and deny loan officer license
M2008-395	Bernadette Jennings Holland OH	05-27-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-270	Anthony Johnson Solon OH	05-29-08	Final order terminating summary suspension and notice of intent to revoke loan officer license
M2008-350	Walter S. Johnson Blacklick OH	05-19-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-357	Andre T. Jones Cincinnati OH	05-27-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-369	John M. Jones III Reynoldsburg OH	05-28-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-387	Adam Karapandzich Twinsburg OH	05-27-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2007-256	Kyle H. Kegg Columbus OH	05-08-08	Final order terminating summary suspension and notice of intent to revoke loan officer license
M2007-256	Kyle H. Kegg Columbus OH	04-30-08*	Continuing education fine and resolution; loan officer

			assessed \$500 fine
M2007-285	Jeffrey D. Kocher Columbus OH	05-13-08	Continuing education fine and resolution; loan officer assessed \$500 fine
M2007-285	Jeffrey D. Kocher Columbus OH	05-29-08	Final order terminating summary suspension and notice of intent to revoke loan officer license
M2008-298	Steven J. Kraft Cincinnati OH	05-12-08	Continuing education fine and resolution; loan officer assessed \$500 fine
M2008-396	Jason R. Kulwicki Brunswick OH	05-27-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-351	Katherine M. Lewis West Chester OH	05-19-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-324	LoanInsights, Inc. San Francisco CA	05-23-08	Notice of intent to fine mortgage broker
M2008-368	James R. Lovely, Jr. Columbus OH	05-28-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2007-318	Christopher D. Lykins Covington KY	05-15-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-389	Michael R. Mackay Cincinnati OH	05-27-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2007-607	Roger C. Martig Sebring OH	05-09-08	Notice of intent to deny loan officer license
M2008-374	Jason B. Mazzanti Negley OH	05-28-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-393	Shawn M. McIntosh Fairfield OH	05-27-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-348	Cullen T. Mieczkowski	05-19-08	Summary suspension and

	Euclid OH		notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-327	John H. Miller Toledo OH	05-14-08	Continuing education fine and resolution; loan officer assessed \$500 fine
M2008-388	Neil A. Miller Hamilton OH	05-27-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-378	Andrew E. Nagel Cincinnati OH	05-28-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-385	Mervat D. Najjar Richfield OH	05-27-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-258	Ohio Lending Group, LLC Columbus OH	05-08-08	Final order terminating summary suspension and notice of intent to revoke mortgage broker certificate of registration
M2008-360	Joe D. Olvera, Jr. Oak Lawn IL	05-28-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-290	Kharon L. Palmer Batavia OH	05-06-08	Notice of intent to fine and revoke loan officer license
M2008-358	Khamila K. Parks Bedford OH	05-27-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-231	Karen S. Pasquariello Palm Coast FL	05-29-08	Final order terminating summary suspension and notice of intent to revoke loan officer license
M2008-340	Ryan M. Patrick Cincinnati OH	05-19-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2007-266LOR	Trina S. Patterson Euclid OH	05-08-08	Final order revoking loan officer license
M2008-391	Teresa A. Phillips Belle Center OH	05-27-08	Summary suspension and notice of intent to revoke loan

			officer license for failure to comply with continuing education requirements
M2008-301	Alfred R. Pierotti III Dallas TX	05-09-08	Continuing education fine and resolution; loan officer assessed \$500 fine
M2008-352	Polaris Mortgage Group, Inc. Fairfield OH	05-19-08	Summary suspension and notice of intent to revoke mortgage broker certificate of registration for failure to comply with continuing education requirements
M2008-306	ProMortgage Consulting LLC Dublin OH	05-13-08	Continuing education fine and resolution; mortgage broker assessed \$500 fine
M2008-342	Theodore Pryor Cincinnati OH	05-19-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-344	Nigel B. Robison-Watson Cincinnati OH	05-21-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-394	John G. Saylor Fairfield OH	05-27-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-379	Thomas E. Schuler Westerville OH	05-28-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-217 (2003-2004CE)	Matthew S. Shamblen North Canton OH	05-12-08	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$1,000 fine
M2008-376	DeLise S. Simmons Toledo OH	05-27-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-377	Sean M. Simmons Toledo OH	05-27-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-289	Aaron J. Snow Beachwood OH	05-15-08	Continuing education fine and resolution; loan officer assessed \$500 fine

M2008-383	Amare Solomon Pickerington OH	05-27-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-380	Lynn M. Stone Newark OH	05-28-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2007-674	Superior Mortgage, Inc. Waite Hill OH	05-09-08	Final order denying mortgage broker certificate of registration renewal
M2008-373	Brian D. Swope Powell OH	05-28-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-398	Aaron S. Thomas Hamilton OH	05-27-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-399	Rhonda A. Thorpe Columbus OH	05-27-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
04-0191-LOD	Daniel V. Tobin Marion OH	05-05-08	Settlement and consent order – loan officer assessed \$1,750 fine
M2007-249	Town and Country Home Loans, Inc. Orange OH	05-29-08	Final order terminating summary suspension and notice of intent to revoke loan officer license
M2008-370	Amy L. Valentino Youngstown OH	05-28-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-384	Nikeya L. Watson Columbus OH	05-27-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-359	Jeffrey F. Westerman Hilliard OH	05-28-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-349	Ron C. Williams Columbus OH	05-19-08	Summary suspension and notice of intent to revoke loan

officer license for failure to
comply with continuing
education requirements

*Indicates orders or agreements not previously reported.

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 a 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.