

**OHIO DEPARTMENT OF COMMERCE  
INFORMATION RELEASE**

**Division of Financial Institutions Orders and Enforcement Actions  
October 1, 2006 to October 31, 2006**

| <b>Order Number</b> | <b>Name</b>                                | <b>Date</b> | <b>Type of Action</b>  |
|---------------------|--|-------------|--|
| M2006-99918         | Zeddie E. Adams<br>Warrensville Heights OH | 10-26-06    | Final Order denying loan officer license   |
| 05-0001-SLD         | AFC Financing, Inc.<br>Boardman OH         | 10-05-06    | Final Order approving small loan license   |
| M2006-9993065       | Antonio Akins<br>Cincinnati OH             | 10-26-06    | Notice of intent to deny loan officer license  |
| MB803522-2005CE     | American Capital Mortgage, Inc.<br>Erie PA | 10-20-06    | Settlement Agreement – Mortgage broker failed to comply with continuing education requirement for operations manager by 2005 deadline; assessed \$2000 fine                    |
| 04-0146-LOD         | Valerie L. Andrews<br>Columbus OH          | 10-23-06    | Final Order denying loan officer license   |
| MB803412-2005CE     | Apex Lending, Inc<br>Indian Shores FL      | 10-27-06    | Settlement Agreement – Mortgage broker failed to comply with continuing education requirement for operations manager by 2005 deadline; assessed \$2000 fine                    |
| 200179              | Appco Finance Corporation<br>Miami FL      | 10-20-06    | Settlement Agreement – Premium finance company failed to timely file its 2006 renewal application as required by the Ohio Insurance Premium Finance Act; assessed a \$500 fine |
| M2006-9992747       | Daniel L. Baboi<br>Jefferson OH            | 10-26-06    | Final Order denying loan officer license   |
| 04-0390-LOD         | Jesse D. Banks<br>Cleveland OH             | 10-10-06    | Final Order denying loan officer license   |
| 05-0008-LOD         | Conrad H. Barnes<br>Fairfield OH           | 10-05-06    | Final Order denying loan officer license   |
| M2006-9993103       | Doreen S. Berts<br>Euclid OH               | 10-25-06    | Notice of intent to deny loan officer license  |
| 009131-2005CE       | Pamela J. Betsill                          | 10-20-06    | Settlement Agreement – Loan  |

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|                    | Wapakoneta OH                          |          | officer failed to complete continuing education by 2005 deadline; assessed \$500 fine  |
| M2006-9993104      | John P. Bolger<br>Cincinnati OH        | 10-25-06 | Notice of intent to deny loan officer license  |
| M2006-9993106      | George L. Bowens<br>Seven Hills OH     | 10-25-06 | Notice of intent to deny loan officer license  |
| M2006-9993101      | Todd C. Bragg<br>Columbus OH           | 10-25-06 | Notice of intent to deny loan officer license  |
| 06-0001-LOR        | Ike E. Bronson<br>Cincinnati OH        | 10-20-06 | Final Order permanently revoking loan officer license  |
| 004668-2004CE      | Beverly A. Brumbaugh<br>Greenville OH  | 10-17-06 | Settlement Agreement – Loan officer failed to complete continuing education for the 2004 calendar year; assessed \$750 fine                                |
| 05-0006-LOD        | Harold B. Burgess, Jr.<br>Akron OH     | 10-19-06 | Final Order denying loan officer license   |
| MB800180-2005CE    | Joseph K. Campbell<br>Columbus OH      | 10-31-06 | Settlement Agreement – Mortgage broker failed to comply with continuing education requirement for operations manager by 2005 deadline; assessed \$500 fine |
| 06-0024-LOD Brandy | Carroll<br>Fremont OH                  | 10-04-06 | Final Order denying loan officer license   |
| M2006-9992958      | Danny L. Chandler<br>Dublin Oh         | 10-19-06 | Final Order denying loan officer license   |
| M2006-9992859      | Tatiti M. Chandler<br>Maple Heights OH | 10-19-06 | Final Order denying loan officer license   |
| 05-0049-LOD Devore | Clark<br>Cincinnati OH                 | 10-23-06 | Final Order denying loan officer license   |
| M2006-999489       | John P. Colbert<br>Cleveland OH        | 10-17-06 | Notice of intent to deny loan officer license  |
| 04-0271-LOD        | Glenn A. Conrad<br>North Royalton OH   | 10-31-06 | Final Order denying loan officer license   |
| M2006-9993126      | Scott A. Crites<br>Lancaster OH        | 10-18-06 | Notice of intent to deny loan officer license  |
| M2006-9992688      | Charles L. Daniels<br>Cincinnati OH    | 10-19-06 | Final Order denying loan officer license   |

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| 013102-2004CE Shelly | Davis<br>Burlington KY                             | 10-17-06 | Settlement Agreement – Loan officer failed to complete continuing education by 2004 deadline; assessed \$500 fine     |
| 05-0012-LOD          | Dawn M. DeBord<br>Franklin OH                      | 10-05-06 | Final Order denying loan officer license  |
| 05-0036-LOD          | John E. Duggan, II<br>Cincinnati OH                | 10-20-06 | Final Order denying loan officer license  |
| M2006-9992850        | Taya A. Ebert<br>Upper Sandusky OH                 | 10-31-06 | Final Order denying loan officer license  |
| M2006-9992900        | Donald W. Ehrhardt<br>Cincinnati OH                | 10-26-06 | Notice of intent to deny loan officer license   |
| M2006-999766         | George M. Farnell, Jr.<br>West Chester OH          | 10-05-06 | Final Order denying loan officer license  |
| 05-0065-LOD          | Robert A. Forster<br>Twinsburg OH                  | 10-02-06 | Final Order denying loan officer license  |
| 04-0008-LOR          | David J. Gourley<br>Cleveland OH                   | 10-25-06 | Final Order revoking loan officer license   |
| M2006-9992807        | Great Checks, Inc. dba Great Checks<br>Columbus OH | 10-20-06 | Settlement Agreement – Check casher failed to obtain license prior to engaging in business; assessed fine of \$15,000 |
| M2006-9992717        | Eric S. Hannum<br>Cleveland OH                     | 10-19-06 | Final Order denying loan officer license  |
| M2006-9993024        | Wayne A. Hinchman, Jr.<br>Hamilton OH              | 10-17-06 | Notice of intent to deny loan officer license   |
| 05-0033-LOD          | Douglas I. Holliday<br>Pickerington OH             | 10-20-06 | Final Order denying loan officer license  |
| 06-0020-LOD          | Jason L. Hudson<br>Toledo OH                       | 10-06-06 | Final Order denying loan officer license  |
| 06-0006-LOD          | Angel R. Irwin<br>Jamestown OH                     | 10-05-06 | Final Order denying loan officer license  |
| 100456:2004-2006CE   | Jack's Pawn Shop LLC<br>Marion OH                  | 10-17-06 | Settlement Agreement – Pawnbroker failed to comply with continuing education  |

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|               |   |           | requirement for designated salesperson for the two-year period ending in 2006; assessed \$1200 fine               |
| 06-0043-LOD   | Wendy M. Jaklitsch<br>Wadsworth OH              | 10-19-06  | Final Order denying loan officer license  |
| M2006-9992921 | Rochelle D. Johnson<br>Cleveland OH             | 10-19-06  | Final Order denying loan officer license  |
| 06-0004-LOD   | Bryant L. Jordan<br>Cincinnati OH               | 10-04-06  | Final Order denying loan officer license  |
| 013433-2005CE | Christopher T. Jordan<br>Loveland OH            | 10-17-06  | Settlement Agreement – Loan officer failed to complete continuing education by 2005 deadline; assessed \$500 fine |
| M2006-9992684 | Alexander Kiss, Jr.<br>Parma OH                 | 10-17-06  | Notice of intent to deny loan officer license   |
| 05-0072-LOD   | Keith K. Kniesly, II<br>West Milton OH          | 10-25-06  | Final Order denying loan officer license  |
| 05-0023-LOD   | John C. Leek<br>Poland OH                       | 10-02-06  | Final Order denying loan officer license  |
| 04-0464-LOD   | Steven H. Leffel<br>Reynoldsburg OH             | 10-23-06  | Final Order denying loan officer license  |
| 05-0078-LOD   | Jason R. Leo'n<br>Cleveland OH                  | 10-05-06  | Final Order denying loan officer license  |
| 05-0088-LOD   | Edward J. Littleton<br>Toledo OH                | 10-05-06* | Final Order denying loan officer license  |
| 008875-2005CE | Wolfgang D. Maier<br>Loveland OH                | 10-17-06  | Settlement Agreement – Loan officer failed to complete continuing education by 2005 deadline; assessed \$500 fine |
| 008100-2005CE | Brian E. Matthews<br>Pickerington OH            | 10-25-06  | Settlement Agreement – Loan officer failed to complete continuing education by 2005 deadline; assessed \$500 fine |
| M2006-9992934 | Martin F. Maurer<br>North Royalton OH           | 10-19-06  | Final Order denying loan officer license  |
| M2006-9993062 | McCaskey Financial Services<br>LLC<br>Oregon OH | 10-05-06  | Notice of intent to deny mortgage broker certificate of registration  |

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| M206-9992841          | Scott A. McDiarmid<br>Southgate MI              | 10-19-06  | Final Order denying loan officer license  |
| M2006-9993054         | Demika L. Medalion<br>Cincinnati OH             | 10-18-06  | Notice of intent to deny loan officer license   |
| M2006-9992880         | Stephen J. Megyesi<br>Euclid OH                 | 10-26-06* | Notice of intent to deny loan officer license   |
| 06-0005-MBD           | MFC Mortgage, Inc. of<br>Florida<br>Maitland FL | 10-23-06  | Settlement Agreement – Mortgage broker failed to comply with continuing education requirement for operations manager by 2004 and 2005 deadlines; assessed \$6000 fine |
| 100401:2004-2006CE    | Mike’s Pawn Shop LLC<br>Clinton Township OH     | 10-17-06  | Settlement Agreement - Pawnbroker failed to comply with continuing education requirement for the two-year period ending in 2006; assessed \$1200 fine                 |
| M2006-9992933         | James E. Miller, Sr.<br>Reynoldsburg OH         | 10-19-06  | Final Order denying loan officer license  |
| M2006-9993075         | Robert J. Miller<br>Akron OH                    | 10-06-06  | Notice of intent to deny loan officer license   |
| 023845-2005CE         | Thomas D. Nann<br>Gahanna OH                    | 10-27-06  | Settlement Agreement – Loan officer failed to complete continuing education by 2005 deadline; assessed \$500 fine   |
| 100254:2004-2006CE    | Newton Financial, Inc.<br>Akron OH              | 10-17-06  | Settlement Agreement – Pawnbroker failed to comply with continuing education requirement for the two-year period ending in 2006                                       |
| M2006-9992833         | Kelly M. Nunamaker<br>Columbus OH               | 10-26-06  | Final Order approving loan officer license  |
| MB801923-2005CE Ohio  | Bancorp<br>West Chester OH                      | 10-27-06  | Settlement Agreement – Mortgage broker failed to comply with continuing education requirement for operations manager by 2005 deadline; assessed \$2000 fine           |
| 006379-2003CE Jeffrey | Ortman<br>Columbus OH                           | 10-27-06  | Settlement Agreement – Loan officer failed to complete continuing education by 2003 deadline; assessed \$500 fine   |

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| 05-0188-LOD      | Murriel R. Patrick<br>Reynoldsburg OH                         | 10-30-06  | Final Order denying loan officer license  |
| M2006-9992874    | Van D. Patterson<br>Cleveland OH                              | 10-18-06  | Final Order denying loan officer license  |
| 06-0044-LOD      | James D. Radesic<br>North Royalton OH                         | 10-24-06  | Final Order denying loan officer license  |
| M2006-9993077    | Ralph J. Deck dba Advanced Mortgage Financial<br>Cleveland OH | 10-02-06  | Notice of intent to deny 2006 mortgage broker renewal application   |
| 05-0001-LOD      | Jason F. Re<br>Cincinnati OH                                  | 10-05-06* | Final Order denying loan officer license  |
| 05-0004-LOD      | Harshaun L. Rice<br>Maple Heights OH                          | 10-05-06* | Final Order denying loan officer license  |
| 014462-2005CE    | Michael A. Roope<br>Lawrenceburg IN                           | 10-17-06  | Settlement Agreement – Loan officer failed to complete continuing education by 2005 deadline; assessed \$500 fine   |
| 04-0202-LOD      | Lisa A. Saddler<br>Cleveland OH                               | 10-25-06  | Final Order denying loan officer license  |
| 05-0027-LOD      | Jason S. Sanders<br>Copley OH                                 | 10-25-06  | Final Order denying loan officer license  |
| M2006-9992998    | Signature Banc & Lending, Ltd.<br>North Olmstead OH           | 10-03-06  | Final Order terminating notice of intent to deny renewal of mortgage broker certificate of registration   |
| 04-0551-LOD      | Jeffrey T. Smith<br>West Chester OH                           | 10-05-06  | Final Order denying loan officer license  |
| 05-0031-LOD      | Precious G. Smith<br>Columbus OH                              | 10-18-06  | Final Order denying loan officer license  |
| M2006-9992791    | Charles B. Stuchell<br>Alliance OH                            | 10-26-06  | Final Order denying loan officer license  |
| MB802309-2005CE+ | SWBC Mortgage Corporation<br>San Antonio TX                   | 10-17-06  | Settlement Agreement – Mortgage broker failed to comply with continuing education requirement for operations manager by 2005 deadline; assessed \$4000 fine |

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| 020175-2005CE      | Gary D. Todd<br>Oak Grove MO   | 10-17-06 | Settlement Agreement – Loan officer failed to complete continuing education by 2005 deadline; assessment \$500 fine                                   |
| M2006-9993031      | Jeffrey H. Turner<br>Dublin OH   | 10-24-06 | Notice of intent to revoke loan officer license   |
| M2006-9992039      | Steven K. Turner<br>Cincinnati OH  | 10-05-06 | Notice of intent to deny loan officer license   |
| M2006-9993121      | Martin L. Turoczi<br>Brookpark OH  | 10-18-06 | Notice of intent to deny loan officer license   |
| 04-0506-LOD        | Paul N. White<br>West Chester OH   | 10-04-06 | Final Order denying loan officer license  |
| M2006-9992566      | LaRae G. Wiese<br>Dublin OH  | 10-26-06 | Final Order denying loan officer license  |
| M2006-9992894      | Darrin A. Williams<br>Warren OH  | 10-24-06 | Final Order denying loan officer license  |
| M2006-9993100      | Michael Harraway Willis<br>Akron OH  | 10-26-06 | Notice of intent to deny loan officer license   |
| M2005-9992626      | Gary J. Woods<br>Westlake OH   | 10-24-06 | Notice of intent to deny loan officer license   |
| 06-0053-LOD        | Michael A. Wright, Jr.<br>New Albany OH                                      | 10-20-06 | Final Order denying loan officer license  |
| 100328:2004-2006CE | Youngstown Investments,<br>Inc. dba Midwest Money<br>Center<br>Youngstown OH | 10-23-06 | Settlement Agreement - Pawnbroker failed to comply with continuing education requirement for the two-year period ending in 2006; assessed \$1200 fine |
| M2006-9992898      | Charles E. Zibell<br>Twinsburg OH  | 10-24-06 | Final Order denying loan officer license  |

\*Typographical error on order date