

**OHIO DEPARTMENT OF COMMERCE
INFORMATION RELEASE**

**Division of Financial Institutions Orders and Enforcement Actions
April 1 – April 30, 2008**

During the month of April 2008, the Consumer Finance Section of the Division took administrative enforcement action against 87 registrants and licensees. The majority of these actions were against mortgage brokers and loan officers.

Year to date, 275 or 89 percent of the total 309 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 quarters of a calendar year, 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
M2007-712	AKD, Inc. dba The Pawn Shop Youngstown OH	04-30-08	Final order revoking pawnbroker license
M2008-223	Apex Mortgage Services, LLC Columbus OH	04-11-08	Notice of intent to revoke mortgage broker certificate of registration
M2008-255	Apollo Mortgage Group, LLC Birmingham MI	04-28-08	Summary suspension of mortgage broker certificate of registration and notice of intent to revoke for failure to comply with operations manager continuing education requirements
M2008-275	Arsprings Financial, Inc. Huber Heights OH	04-28-08	Summary suspension of mortgage broker certificate of registration and notice of intent to revoke for failure to comply with operations manager continuing education requirements
M2007-654	Michael L. Baker South Euclid OH	04-08-08	Notice of intent to deny loan officer license
M2008-207	Scott C. Bartley Oregon OH	04-15-08	Continuing education fine and resolution; loan officer assessed \$500 fine
M2008-266	Belac, Inc. dba Interactive Mortgage Florence KY	04-28-08	Summary suspension of mortgage broker certificate of registration and notice of intent to revoke for failure to comply with operations manager continuing education requirements
M2008-57	Lynn M. Brading Liberty Township OH	04-18-08	Notice of intent to deny loan officer license for failure to comply with continuing education requirements
M2008-247	Matthew D. Cantrall Orange OH	04-28-08	Summary suspension and notice of intent to revoke loan

			officer license for failure to comply with continuing education requirements
M2008-297	Brant D. Center Lebanon OH	04-30-08	Notice of intent to fine and deny loan officer license renewal
M2008-43 M2008-44	CFN Enterprises, LLC dba Cash for Now Portsmouth OH	04-18-08	Settlement and consent with check casher/check casher lender for failure to timely renew license; assessed \$1,000
M2008-265	James R. Claxton, Jr. Union KY	04-28-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-254	Stephen K. Collias Beverly Hills MI	04-28-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-209	Michael E. Collins Chagrin Falls OH	04-02-08	Continuing education fine and resolution; loan officer assessed \$500 fine
M2008-242	Chris D. Conley Westerville OH	04-28-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2006-9992750	Creative Lending Solutions, Inc. Cincinnati OH	04-07-08	Final order revoking mortgage broker certificate of registration
M2008-73	Custom Home Mortgage, LLC Fairborn OH	04-30-08	Final order terminating summary suspension of mortgage broker for failure to maintain surety bond
M2008-122	Thomas J. Cutura Avon Lake OH	04-09-08	Notice of intent to permanently revoke loan officer license
M2008-201	Matthew S. Devadan Mansfield OH	04-02-08	Continuing education fine and resolution; loan officer assessed \$500 fine
M2008-257	Mario R. Evans Medina OH	04-28-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-11	Scott D. Fazekas Sunbury OH	04-11-08	Notice of intent to deny loan officer license
M2008-230	John M. Fleck Batavia OH	04-28-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements

M2008-213	Todd H. Fletcher Mars PA	04-08-08	Continuing education fine and resolution; loan officer assessed \$500 fine
M2008-250	Geo Financial, Inc. dba Blue Water Mortgage Company Islamorada FL	04-28-08	Summary suspension of mortgage broker certificate of registration and notice of intent to revoke for failure to comply with operations manager continuing education requirements
M2008-251	Darold L. George Tavernier FL	04-28-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-280	Christopher B. Gerke Liberty Township OH	04-22-08	Continuing education fine and resolution; loan officer assessed \$500 fine
M2007-551	Antonio Gonzalez Warrensville OH	04-09-08	Final order suspending loan officer license for failure to comply with continuing education requirements
M2008-261	Michael J. Habeeb Middleburg Heights OH	04-28-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-205	Robert T. Harmon Medina OH	04-02-08	Continuing education fine and resolution; loan officer assessed \$500 fine
M2008-203	Hartford Financial Group, LLC Dublin OH	04-04-08	Continuing education fine and resolution; mortgage broker assessed \$500 fine
M2008-296	Damon J. Henry Circleville OH	04-30-08	Notice of intent to fine and revoke loan officer license
M2008-245	Highland Mortgage Corporation Rocky River OH	04-28-08	Summary suspension of mortgage broker certificate of registration and notice of intent to revoke for failure to comply with operations manager continuing education requirements
M2007-623	Jimmie F. Hoffman Cincinnati OH	04-07-08	Final order suspending loan officer license
M2008-295	John P. Hvisdak Lowellville OH	04-30-08	Notice of intent to fine and revoke loan officer license
M2008-267	J.N.B. Financial Services, Inc. dba Society Mortgage Services	04-28-08	Summary suspension of mortgage broker certificate of registration and notice of intent to revoke for failure to comply

	Canfield OH		with operations manager continuing education requirements
M2008-271	JNLW 5010 Partners, Limited dba Assured Mortgage Services Warrensville Heights OH	04-28-08	Summary suspension of mortgage broker certificate of registration and notice of intent to revoke for failure to comply with operations manager continuing education requirements
M2008-40	Aaron D. Johnson Akron OH	04-14-08	Notice of intent to deny loan officer license for failure to comply with continuing education requirements
M2008-270	Anthony Johnson Solon OH	04-28-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-264	Scott N. Johnson Youngstown OH	04-28-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-276	Jennifer C. Kaiser Union KY	04-29-08	Continuing education fine and resolution; loan officer assessed \$500 fine
M2006-9992769	Barbara C. Keefer Powell OH	04-02-08	Final order revoking loan officer license
M2008-256	Kyle H. Keggs Columbus OH	04-28-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-197	Earl R. Kidd III Fairlawn OH	04-02-08	Continuing education fine and resolution; loan officer assessed \$500 fine
M2008-285	Jeffrey D. Kocher Columbus OH	04-28-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-206	Jon C. Kollstedt Maineville OH	04-02-08	Continuing education fine and resolution; loan officer assessed \$500 fine
M2008-68	David F. Kopec Cincinnati OH	04-14-08	Notice of intent to deny loan officer license
M2008-291	Bruce M. Laderman Chardon OH	04-30-08	Notice of intent to fine and revoke loan officer license
M2007-650	Christian Lambright	04-10-08	Final order revoking loan officer

	Columbus OH		license
M2008-244	James H. Lenzer, Jr. Berea OH	04-28-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-115 M2008-116	Loansmart, Inc. dba Cashmart North Randall OH	04-01-08	Notice of intent to refuse check casher and check casher lender license renewals
M2008-115 M2008-116	Loansmart, Inc. dba Cashmart North Randall OH	04-11-08	Settlement and consent order – check casher and check casher lender failed to submit timely renewal application; assessed \$11,000 fine
M2008-202	William R. Lutz Canal Winchester OH	04-04-08	Continuing education fine and resolution; loan officer assessed \$500 fine
M2008-14	Robert R. McDaniel Dublin OH	04-11-08	Final order denying loan officer license
M2008-233	Metrocities Mortgage, LLC Sherman Oaks CA	04-17-08	Continuing education fine and resolution; mortgage broker assessed \$500 fine
M2007-699	Midwest Financial Banc Inc. Cincinnati OH	04-08-08	Notice of intent to deny mortgage broker certificate of registration renewal
M2008-238	Joshua A. Miner Lewis Center OH	04-28-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-274	Rene L. Morris Englewood OH	04-28-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-243	Mortgage One Financial Group, Inc. Westerville OH	04-28-08	Summary suspension of mortgage broker certificate of registration and notice of intent to revoke for failure to comply with operations manager continuing education requirements
M2007-520	James J. Myers Columbus OH	04-10-08	Final order denying loan officer license renewal
M2008-252	Richard L. Myers III Cincinnati OH	04-28-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-259	National Mortgage Banc, Inc.	04-28-08	Summary suspension of mortgage broker certificate of

	Akron OH		registration and notice of intent to revoke for failure to comply with operations manager continuing education requirements
M2008-258	Ohio Lending Group, LLC Columbus OH	04-28-08	Summary suspension of mortgage broker certificate of registration and notice of intent to revoke for failure to comply with operations manager continuing education requirements
M2008-239	Optimum Mortgage Corporation dba J.A. Miner Lending Financialists Dublin OH	04-28-08	Summary suspension of mortgage broker certificate of registration and notice of intent to revoke for failure to comply with operations manager continuing education requirements
M2008-231	Karen S. Pasquariello Palm Coast FL	04-28-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2007-625	Sean M. Patterson Toledo OH	04-10-08	Final order suspending loan officer license
M2008-216	Shaun T. Peiffer Toledo OH	04-14-08	Continuing education fine and resolution; loan officer assessed \$500
M2008-253	Prominent Mortgage Group, LLC Hamilton OH	04-28-08	Summary suspension of mortgage broker certificate of registration and notice of intent to revoke for failure to comply with operations manager continuing education requirements
M2008-200	Patrick T. Reist Cincinnati OH	04-04-08	Continuing education fine and resolution; loan officer assessed \$500 fine
M2007-325	Andrew S. Robinett Columbus OH	03-06-08*	Settlement and consent order between Division and loan officer license applicant
M2008-215	Andrew S. Robinett Columbus OH	04-09-08	Notice of intent to deny loan officer license
M2008-229	Ronald J. Schnauffer Avon Lake OH	04-28-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-212	Secure Financial Group, Inc. Dayton OH	04-03-08	Continuing education fine and resolution; mortgage broker assessed \$500 fine

M2007-582	Delise S. Simmons Toledo OH	04-02-08	Final order terminating summary suspension of loan officer license
M2007-583	Sean M. Simmons Toledo OH	04-02-08	Final order terminating summary suspension of loan officer license
M2007-585	Jeffrey M. Smith Phoenix AZ	04-10-08	Final order suspending loan officer license
M2008-292	Ronald R. Smith Cincinnati OH	04-30-08	Notice of intent to fine and revoke loan officer license
M2007-721	Angela L. Soukup Akron OH	04-09-08	Notice of intent to permanently revoke loan officer license
M2008-262	Stonybrook Financial Services, Inc. Parma OH	04-28-08	Summary suspension of mortgage broker certificate of registration and notice of intent to revoke for failure to comply with operations manager continuing education requirements
M2008-288	TGAAMC, LLC dba Neighborhood Mortgage Services Cincinnati OH	04-29-08	Notice of intent to revoke mortgage broker certificate of registration
M2008-249	Town and Country Home Loans, Inc. Orange OH	04-28-08	Summary suspension of mortgage broker certificate of registration and notice of intent to revoke for failure to comply with operations manager continuing education requirements
M2008-226	Lynn Ulm Ravenna OH	04-17-08	Continuing education fine and resolution; loan officer assessed \$500 fine
M2008-228	M. Kathryn Ulrich Broadview Heights OH	04-28-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-208	Christopher E. Weber dba Cross County Mortgage Cincinnati OH	04-02-08	Continuing education fine and resolution; mortgage broker assessed \$500 fine
M2007-595	Anthony A. Wood Dayton OH	04-25-08	Final order suspending loan officer license
M2008-232	Annessa E. Wyman Oberlin OH	04-17-08	Continuing education fine and resolution; loan officer assessed \$500 fine
M2008-25	Yafa Services, Inc. dba Dale Road Drive Thru Norwood OH	04-22-08	Settlement and consent order – check casher failed to time renew license; assessed \$500 fine

*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.