

**DEPARTMENT OF COMMERCE  
INFORMATION RELEASE**

**Division of Financial Institutions Orders and Enforcement Actions  
March 1, 2007 to March 31, 2007**

<b>Order Number</b>	<b>Name</b>	<b>Date</b>	<b>Type of Action</b>
M2007-96	AKD, Inc. dba The Pawn Shop Youngstown OH	03-08-07	Notice of intent to deny renewal of pawnbroker license
M2006-9993252	Mark S. Anderson, Jr. Plain City OH	03-02-07	Amended final order approving loan officer license renewal
025082-2005CE	Steven Block Amelia OH	03-16-07	Settlement Agreement - Loan officer failed to complete continuing education for the 2005 calendar year; assessed \$500 fine
05-0002-LOD	Robert S. Brewer North Ridgeville OH	03-20-07	Final order denying loan officer license
M2007-135	Jeffrey C. Brown Cincinnati OH	03-26-07	Notice of intent to deny loan officer license
M2007-116	William J. Brown Cincinnati OH	03-15-07	Notice of intent to deny loan officer license
M2006-9993323	Christopher J. Cain Navarre OH	03-27-07	Final order denying loan officer license
M2006-9993196	J.Tiffani Callarik-Coffey Grove City OH	03-30-07	Final order denying loan officer license
M2007-82	Gilberto Camargo Fairview OH	03-01-07	Notice of intent to deny loan officer license
M2006-9993120	Holger E. Cardenas Cuyahoga Falls OH	03-20-07	Final order denying loan officer license
M2006-9993146	Michael B. Clark Independence KY	03-05-07	Final order denying loan officer license
M2006-9993366	Cleveland Jewelry Exchange, Inc. Bedford OH	03-27-07	Notice of intent to deny renewal of pawnbroker license
M2006-9993199	Kevin P. Coffey Grove City OH	03-30-07	Final order denying loan officer license renewal

05-0217-LOD	Monica L. Collins Brooklyn Heights OH	03-20-07	Final order denying loan officer license renewal
M2005-999548	Charles E. Crawford, II Dayton OH	03-30-07	Final order denying loan officer license
M2006-9993278	Robert E. Davis Boardman OH	03-26-07	Final order denying loan officer license renewal
M2007-132	Deborah J. Dejarnette Richfield OH	03-22-07	Notice of intent to deny loan officer license
M2005-999615	Deborah J. Dejarnette Richfield OH	03-05-07	Termination of notice of intent to deny loan officer license
M2006-9993253	Brett A. Diar Amherst OH	03-15-07	Final order denying loan officer license renewal
05-0085-LOD	John R. Domanick, Jr. Mentor OH	03-30-07	Final order denying loan officer license
003677-2004CE	Kenneth L. Doss Columbus OH	03-29-07	Settlement Agreement - Loan officer failed to complete continuing education for the 2004 calendar year; assessed \$500 fine
05-0173-LOD	Stephen G. Drapp, III Perry OH	03-30-07	Final order approving loan officer license
M2006-9993179	Jason I. Duncan Cleveland OH	03-07-07	Final order denying loan officer license renewal
M2007-104	Pamela J. Dycks Cleveland Heights OH	03-26-07	Notice of intent to deny loan officer license
M2006-9992900	Donald W. Ehrhardt Cincinnati OH	03-21-07	Final order approving loan officer license
012347-2005CE	Jennifer A. Eisele Strongsville OH	03-27-07	Settlement Agreement - Loan officer failed to complete continuing education for the 2005 calendar year; assessed \$500 fine
MB800690	Elsea Financial Services, Inc. dba Mid-Ohio Financial Services Circleville OH	03-23-07	Settlement Agreement – Mortgage broker failed to timely designate operations manager; assessed \$1500 fine
M2006-9993119	Francine Embrescia North Royalton OH	03-20-07	Final order denying loan officer license

M2006-9993312	Talisa M. Fast Powell OH	03-26-07	Final order denying loan officer license renewal
M2006-9993182	Joshua T. Fitzwater Fortville IN	03-07-07	Final order denying loan officer license renewal
M2006-9993304	Theodore M. Foreman, Jr. Toledo OH	03-30-07	Final order denying loan officer license renewal
M2006-9992925	Rhonda G. Golston Hudson OH	03-07-07	Final order denying loan officer license
M2006-9993200	Kevin B. Grimes Cleveland OH	03-30-07	Final order denying loan officer license renewal
M2006-999982	Neil Hairston Columbus OH	03-23-07	Final order denying loan officer license
005236.001-2005CE	James R. Hammers Zanesville OH	03-16-07	Settlement Agreement - Loan officer failed to complete continuing education for the 2005 calendar year; assessed \$500 fine
05-0225-LOD	Marna L. Herriman Covington KY	03-20-07	Final order denying loan officer license renewal
M2006-9993213	Brian C. Herron Cincinnati OH	03-30-07	Final order denying loan officer license renewal
M2007-77	Highland Banc, Inc. Columbus Ohio	03-08-07	Settlement Agreement & Consent Order
06-0159-LOD	Gregory A. Hodgins Hinckley OH	03-21-07	Final order denying loan officer license
M2007-133	Sean A. Holland Streetsboro OH	03-26-07	Notice of intent to deny loan officer license
M2006-9992945	Sean A. Holland Streetsboro OH	03-05-07	Final order terminating notice of intent to deny
MB803716	Home Mortgage Lending, LLC Perrysburg OH	03-15-07	Settlement Agreement – mortgage broker failed to comply with Revised Code 1322.02(A)(1); assessed fine of \$500.
M2006-9993215	Mary Jo Horton Fort Meyers FL	03-20-07	Final order denying loan officer license renewal
M2006-9993256	Claudia F. Howard Marysville OH	03-01-07	Termination of notice of intent to deny loan officer license renewal

M2005-9991140	Matthew D. Hudak Galloway OH	03-16-07	Notice of intent to deny officer license renewal
04-0011MBR	Huff Home Mortgage, Inc. West Chester OH	03-20-07	Final order revoking mortgage broker certificate of registration
M2006-9993305	John I. Hugley III Willoughby OH	03-30-07	Final order denying loan officer license renewal
05-0105MBR	Humbert Mortgage, Inc. Cincinnati OH	03-26-07	Settlement and Consent Order – assessed fine of \$25,000
M2006-9991161	Robert T. Hurtuk, Jr. Bedford OH	03-30-07	Final order denying loan officer license
M2006-9993373	Jacobs Insurance Agency & Financial Services, Inc. Canton OH	03-21-07	Final order revoking mortgage broker certificate of registration
M2007-95	John A. Rittner dba Americash Toledo OH	03-08-07	Notice of intent to deny pawnbroker license renewal
M2007-117	Scott G. Johnson Powell OH	03-27-07	Notice of intent to deny loan officer license
M2007-70	Christopher M. Jolliff Heath OH	03-15-07	Notice of intent to deny loan officer license
M2007-154	Terri A. Jones North Olmsted OH	03-30-07	Notice of intent to deny loan officer license and assess fine
M2005-9991288	Jeffrey J. Keller Brook Park OH	03-01-07	Final order denying loan officer license
M2006-9993260	Michael K. Kim Columbus OH	03-15-07	Final order denying loan officer license renewal
004745-2005CE	Elke M. Krueger Lexington KY	03-14-07	Settlement Agreement - Loan officer failed to complete continuing education for the 2005 calendar year; assessed \$500 fine
M2006-9993369	Lake Shore Mortgage Banc & Lending, Inc. Middleburg Heights OH	03-27-07	Notice of intent to revoke mortgage broker certificate of registration
05-0141-LOD	Donald F. Lamutis Mason OH	03-20-07	Final order denying loan officer license

M2006-9993118	Thomas E. Levering Columbus OH	03-20-07	Final order denying loan officer license
M2007-114	Richard K. Link, III Columbus OH	03-26-07	Notice of intent to deny loan officer license
M2006-9993176	Kacy N. Losey Memphis IN	03-15-07	Final order denying loan officer license renewal
M2006-9993142	Jason E. Loy Steubenville OH	03-01-07	Final order denying loan officer license
M2006-9991489	Harry Marantides Strongsville OH	03-16-07	Final order denying loan officer license
M2005-9991545	Ricky A. McDonald Concord OH	03-20-07	Final order denying loan officer license
M2006-9993054	Demika L. Medalion Cincinnati OH	03-27-07	Final order denying loan officer license
M2006-9992880	Stephen J. Megyesi Cleveland OH	03-16-07	Notice of intent to deny loan officer license
M2006-9993228	Michael E. Moran Cleveland OH	03-30-07	Final order denying loan officer license renewal
04-0021-MBD	Mortgage Quest, Inc. Toledo OH	03-22-07	Final order denying mortgage broker certificate of registration renewal
501399 & 803561	Mortgagetree Lending Modesto CA	03-30-07	Settlement Agreement – mortgage broker/second mortgage lender assessed fine of \$8500
020360	Claudette I. Murray Cincinnati OH	03-27-07	Settlement Agreement with loan officer license applicant
	New Century Financial Corp. <i>et. al.</i> Irvine CA	03-28-07	Stipulated Preliminary Injunction Court of Common Pleas, Cuyahoga County
M2007-21	Brian L. Pauley Olmstead Falls OH	03-08-07	Final order permanently revoking loan officer license
M2006-9993378	Payment Plans, Inc Elma NY	03-16-07	Notice of intent to deny mortgage broker certificate of registration renewal
M2007-144	Timothy H. Pearson Beavercreek OH	03-30-07	Notice of intent to permanently revoke loan officer license

M2006-9993185	Scott Perkins Tustin CA	03-05-07	Final order denying loan officer license renewal
M2006-9993192	Katrina D. Pohl Copley OH	03-26-07	Final order denying loan officer license renewal
M2006-9993375	R.K. Mortgage, Inc. dba Statewide Financial Services Richfield OH	03-30-07	Notice of intent to revoke mortgage broker certificate of registration
06-0064-LOD	Courtney M. Ridgeway Canal Winchester OH	03-08-07	Final order denying loan officer license renewal
05-0169-LOD	Amber L. Rife Dayton OH	03-08-07	Final order denying loan officer license
06-0063-LOD	Michael G. Rogers Toledo OH	03-08-07	Final order denying loan officer license renewal
06-0163-LOD	Daniel A. Roseberry Canal Fulton OH	03-08-07	Final order denying loan officer license
M2006-9992819	Thomas F. Sands Columbus OH	03-27-07	Notice of intent to deny loan officer license renewal
M2006-9993115	Stewart I. Satterwhite Akron OH	03-21-07	Final order denying loan officer license
M2007-115	Christopher A. Scott Carroll OH	03-26-07	Notice of intent to deny loan officer license
M2006-9993221	Theresa L. Secor Perry OH	03-30-07	Final order denying loan officer license renewal
04-0482-LOD	Clarence E. Simmons Columbus OH	03-16-07	Final order denying loan officer license renewal
M2007-101	Peggy F. Smith Sheffield Village OH	03-26-07	Notice of intent to deny loan officer license
06-0069-LOD	Timothy S. Smith Akron OH	03-21-07	Final order denying loan officer license renewal
M2006-9993251	William J. Smith Columbus OH	03-27-07	Final order denying loan officer license
M2006-9993370	Adam J. Sortman Trenton OH	03-08-07	Final order denying loan officer license renewal

06-0040-LOD	Daphne A. Stokes Cleveland OH	03-22-07	Final order terminating notice of intent to deny loan officer license
M2006-9993143	Michael Suber, Jr. Dayton OH	03-07-07	Final order denying loan officer license
M2007-111	Darryl E. Swain Toledo Ohio	03-22-07	Notice of intent to deny loan officer license
05-0051-LOD	Dustin A. Swigart Hamilton OH	03-20-07	Final order denying loan officer license
M2006-9992765	Erin M. Thayer Toledo OH	03-02-07	Final order approving loan officer license
M2006-9993276	William R. Topoly Lakewood OH	03-07-07	Final order denying loan officer license renewal
M2006-9992756	Obed M. Torres Brunswick OH	03-05-07	Final order denying loan officer license
M2007-62	Trans-Continental Mortgage Corporation Lima OH	03-16-07	Notice of intent to deny mortgage broker certificate of registration renewal and intent to assess fine
M2006-9993165	Joan W. Turnbull Avon Lake OH	03-20-07	Final order denying loan officer license
2007-134MBR	United Mortgage Group, Inc. Middleburg Heights OH	03-26-07	Notice of intent to revoke mortgage broker certificate of registration
05-0129-LOD	Lawrence A. VanKannel Pataskala OH	03-23-07	Final order denying loan officer license
06-0065-LOD	Diane R. Walker Columbus OH	03-26-07	Final order denying loan officer license renewal
M2006-9993389	Beth E. Wantz Centerville OH	03-21-07	Final order denying loan officer license
M2006-9993262	Danny B. Whittier Groveport OH	03-01-07	Final order denying loan officer license renewal
05-0192-LOD	Mark D. Willeke Columbus OH	03-26-07	Final order denying loan officer license renewal
M2007-43	Tracy A. Wosky Chardon OH	03-16-07	Notice of intent to deny loan officer license

M2007-138	Xpress Mortgage Processing, Inc. Painesville OH	03-27-07	Notice of intent to revoke mortgage broker certificate of registration
06-0002-LOR	Catherine C. Yocum West Harrison IN	03-08-07	Final order revoking loan officer license
M2006-9993114	Joseph P. Young Sheffield Lake OH	03-20-07	Final order denying loan officer license