

**OHIO DEPARTMENT OF COMMERCE
INFORMATION RELEASE**

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

Order or Case Number	Name	Date	Type of Action
M2008-81	Khaled A. Abouseada Lewis Center OH	03-10-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2007-712	AKD, Inc. dba The Pawn Shop Youngstown OH	03-06-08	Notice of intent to revoke pawnbroker license
M2008-177	Simon Y. Amor Cincinnati OH	03-26-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-203	Eric D. Anderson Dublin OH	03-26-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-17	Apex Mortgage Services, LLC Columbus OH	03-07-08	Final order terminating summary suspension of mortgage broker certificate of registration
M2008-195	Harold R. Apple Cincinnati OH	03-28-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-178	Ronald J. Balogh Centerville OH	03-21-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-108	Shaun M. Basalik Norristown PA	03-11-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-165	Jeffrey L. Battles Trotwood OH	03-21-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-46 (2004CE)	Jill A. Beckett Reynoldsburg OH	03-05-08	Settlement agreement – loan officer failed to comply with 2004 continuing education requirements; assessed \$500 fine
M2008-171	Bernard J. Bernardo Lewis Center OH	03-26-08	Continuing education fine and resolution – loan officer

			assessed \$500 fine
M2008-138	James M. Bischoff, Jr. Cincinnati OH	03-17-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-91	Kathryn M. Blackwell Cincinnati OH	03-07-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-183	Walter D. Borkowski Parma OH	03-26-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-179	Charles D. Brown Swanton OH	03-21-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-114	Jeffrey C. Brown Cincinnati OH	03-13-08	Notice of intent to revoke loan officer license
M2008-28 M2008-27	Bur-Mar Enterprises, Inc. dba Checkland Columbus OH	03-05-08	Settlement and consent order allowing renewal of check casher and check casher lender licenses; assessed \$3,000 fine
M2007-446	David A. Burkett Hartsville OH	03-14-08	Final order denying loan officer license
M2007-499	Capital City Funding, Inc. Cincinnati OH	03-21-08	Final order denying mortgage broker certificate of registration renewal
M2008-150	Michael J. Carpini III San Diego CA	03-21-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-161	Anthony S. Carson Middletown OH	03-20-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2007-360	Edward B. Caudill Cincinnati OH	03-07-08	Final order suspending loan officer license for failure to comply with continuing education requirements
M2006-9993357	CBSK Financial Group, Inc. dba American Home Loans Irvine CA	03-12-08	Final order terminating notice of intent to revoke mortgage broker certificate of registration

M2008-43 M2008-44	CFN Enterprises LLC dba Cash For Now Portsmouth OH	03-19-08	Notice of intent to refuse check casher and check casher lender license renewals
M2008-175	Donnell A. Clark Macedonia OH	03-26-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-147	Brian A. Coy Avon Lake OH	03-21-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-186	Theodore X. Craft Radnor OH	03-25-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-87	Thomas C. D'Aprile Burr Ridge Il	03-07-06	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-156	Jon W. Dagenbach Hamilton OH	03-24-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-180	Abraham R. Darwish Avon OH	03-25-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-194	Timothy Paul Davis Wellington OH	03-28-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-162	Ellen M. Dixon Urbana OH	03-20-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-184	Brent M. Doolan Boynton Beach FL	03-26-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2007-541	Jennifer L. Dragunas Mentor OH	03-25-08	Final order terminating summary suspension and acknowledgment of loan officer license surrender
M2008-145	Tamara F. Epstein Dayton OH	03-21-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-192	Erik C. Eriksen Dublin OH	03-28-08	Continuing education fine and resolution – loan officer assessed \$500 fine

M2007-340	Damian L. Evans Macedonia OH	03-13-08	Final order denying loan officer license reapplication for failure to comply with continuing education requirements
018772-2005CE	Stacey K. Fields Canton OH	02-29-08*	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500 fine
M2008-167	Steven L. Floyd Leesburg OH	03-21-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-168	Christopher M. Forrest Mason OH	03-25-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2007-544	Mario A. Galdos San Antonio TX	03-06-08	Final order suspending loan officer license for failure to comply with continuing education requirements
M2007-546	Gary R. Garrison Blacklick OH	03-17-08	Final order suspending loan officer license for failure to comply with continuing education requirements
M2008-107	Ryan P. George Odenton MD	03-11-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-137	Robert P. Gritmon Las Vegas NV	03-14-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2007-556	Roger L. Grunden Mentor OH	03-21-08	Final order suspending loan officer license for failure to comply with continuing education requirements
M2007-558	Richard K. Hamilton Maineville OH	03-14-08	Final order suspending loan officer license for failure to comply with continuing education requirements
M2007-612	Andrea A. Hatcher Dayton OH	03-07-08	Notice of intent to deny loan officer license application

M2008-170	Steven J. Hays Treasure Island FL	03-26-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-146	Daniel P. Heavner Akron OH	03-21-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-127	Michael A. Heckman Folsom PA	03-13-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-144	Robert E. Hendrixson Centerville OH	03-20-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-88	Kathryn D. Herbers Fairfield OH	03-07-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2007-700	Robin Hildreth Oakwood OH	03-28-08	Final order permanently revoking loan officer license
M2008-136	Tracy M. Howett Bear DE	03-14-08	Continuing education fine and resolution – loan officer assessed \$500 fine
05-001-MBD 05-0002-LOR 07-533 07-534	Meriruth Hughes-Stemple Cuyahoga Falls OH	03-05-08	Settlement and consent order with loan officer/mortgage broker applicant; termination of notices of opportunity for hearing
05-0011-MBD	Stemple-White's Amerimortgage Limited Partnership dba Amerimortgage Cuyahoga Falls OH	03-06-08	Final order vacating division order denying mortgage broker certificate of registration and acknowledgement of withdrawal of mortgage broker certificate of registration application
M2008-80	HY & EM, Inc. dba H & E Money Exchange Cleveland OH	03-14-08	Notice of intent to refuse check casher license renewal
M2008-80	HY & EM, Inc. dba H & E Money Exchange Cleveland OH	03-25-08	Termination of notice of intent to refuse check casher license renewal

M2008-26	Instant Check Cashing LLC dba Instant Check Cashing Dayton OH	03-21-08	Settlement and consent order terminating notice of intent to refuse check casher license renewal; assessed \$2,000 fine
M2008-185	Michael J. James Vandalia OH	03-25-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-104	Matthew R. Jarboe Louisville KY	03-11-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-149	Michael R. Johnson Fairfield OH	03-21-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-45	David J. Kiefer Fairlawn OH	03-13-08	Notice of intent to deny loan officer license
M2008-166	Carolyn S. Kraus Lawrenceburg In	03-20-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-135	Jason A. Kuretz Hinckley OH	03-14-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2007-482	Justin M. LaCava Los Angeles CA	03-07-08	Final order suspending loan officer license for failure to comply with continuing education requirements
M2008-94	Andrew L. Liput Mountain Lakes NJ	03-07-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-158	James P. Lloyd Cincinnati Oh	03-21-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-42 (2006CE)	Dominic F. Lorenzo Painesville OH	03-14-08	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500 fine
M2008-124	Ho Ly Leesburg VA	03-13-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-55	Madina World	03-04-08	Settlement and consent

	Market, LLC Columbus OH		order – check casher failed to timely renew license; assessed \$1,000 fine
M2008-23	Mahaveer, Inc. dba Ann’s Beverage Cleveland OH	03-07-08	Settlement and consent order – check casher failed to timely renew license; assessed \$500 fine
M2008-159	Michael J. Mamara San Diego CA	03-21-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-93	David J. Martin Cincinnati OH	03-07-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-105	Jeffrey N. Martin Ellicott MD	03-11-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M208-151	Gladys E. Martinez Cleveland OH	03-21-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-148	Brian T. Maurer Medina OH	03-21-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-100	Karin R. McClellan Fairfield OH	03-10-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2007-532	Matthew J. McIntire Perrysburg OH	03-21-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-106	Julie A. McMillin Columbia MD	03-11-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-92	Kent A. McNeal Cincinnati OH	03-14-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-191	Thomas S. Meier Pickerington OH	03-28-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-152	Phyllis J. Morrow Centerville OH	03-24-08	Continuing education fine and resolution – loan officer assessed \$500 fine

M2008-13	Mortgage Plus Banc, LLC Amherst OH	03-21-08	Final order denying mortgage broker certificate of registration renewal
M2007-466	New York Financial Group, Inc. Cleveland OH	03-19-08	Settlement agreement and consent order – termination of notices of intent to deny mortgage broker certificate of registration; acknowledgment of withdrawal of application
M2008-173	Daniel James Novak Strongsville OH	03-25-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-172	Dawn R. Parks West Chester OH	03-25-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-160	Rachel D. Pearson Cincinnati OH	03-24-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-128	Jon A. Porricelli Denver CO	03-13-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2007-576	Jason E. Prater Chillicothe OH	03-07-08	Final order suspending loan officer license for failure to comply with continuing education requirements
M2008-16	Premier Mortgage Funding of Ohio, Inc. Clearwater FL	03-31-08	Amended notice of intent to revoke mortgage broker certificate of registration
M2008-182	Erica S. Rees Liberty Center OH	03-25-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-99	Michael J. Reid Mason OH	03-10-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2007-578	Oscar Rivera, Jr. Sheffield Valley OH	03-13-08	Final order suspending loan officer license for failure to comply with continuing education requirements
M2008-125	Headley M. Rose Columbia MD	03-13-08	Continuing education fine and resolution – loan officer assessed \$500 fine

M2008-193	James M. Rossino Seven Hills OH	03-28-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-89	Daniel M. Rotter Costa Mesa CA	03-24-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-174	Joseph M. Salem Akron OH	03-26-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-109	Harjinder S. Sandhu Mason OH	03-13-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-157	Laurence A. Santagata Highlands Heights OH	03-21-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-142	Steven L. Saurers Columbus OH	03-20-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-176	Jacqueline L. Scherma Strongsville OH	03-24-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-164	Byron O. Selden Elida OH	03-20-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-126	Robert A. Shanklin Fulton MD	03-13-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-123	Deborah Kay Shenefield Marion OH	03-13-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-103	Brenda G. Siebenaler Perrysburg OH	03-10-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-169	Becky L. Sloan Boardman OH	03-25-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-129	Noah A. Staitman Los Angeles CA	03-14-08	Continuing education fine and resolution – loan officer assessed \$500 fine

M2007-587	Ronald Stephens Cincinnati OH	03-07-08	Final order suspending loan officer license for failure to comply with continuing education requirements
M2008-110	Walter Joe Stowers, Jr. Huntington WV	03-11-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2007-589	Ryan A. Terwilliger Swanton OH	03-07-08	Final order suspending loan officer license
M2008-131	Anthony W. Tollett Miamisburg OH	03-17-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-153	Linh K. Tran Hamilton OH	03-24-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-163	Karry Trotter Rocky River OH	03-20-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-130	Jason K. Wabrick Maineville OH	03-14-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-198	Irvin L. White, III Dublin OH	03-28-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-143	Jeremy D. Williams Columbus OH	03-21-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-25	Yafa Services, Inc. dba Dale Road Drive Thru Norwood OH	03-19-08	Notice of intent to refuse check casher license renewal
M2008-196	Asya Y. Yankelevich Moreland Hills OH	03-28-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2008-181	Brian Young West Chester OH	03-26-08	Continuing education fine and resolution – loan officer assessed \$500 fine
M2007-596	Sandra M. Zendarski Columbus OH	03-07-08	Final order suspending loan officer license for failure to comply with continuing

education requirements

*Indicates orders or agreements not previously reported.

A termination of an order means that the Division's previous order is no longer in effect.