

**OHIO DEPARTMENT OF COMMERCE
INFORMATION RELEASE**

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

During the month of November 2008, the Consumer Finance Section of the Division took 66 administrative enforcement actions against registrants and licensees. All but seven of these actions were against mortgage brokers and loan officers. Year to date, 762 or 93 percent of the total 823 administration actions issued by the Consumer Finance Section were against mortgage brokers and loan officers.

Order or Case Number	Name	Date	Type of Action
M2008-482 (2005CE)	Chad O. Ackerman Wooster OH	11-14-08	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500 fine
M2008-333	Allan M. Monosoff dba AI's of Ohio Akron OH	11-14-08	Final order terminating notice of intent to revoke pawnbroker license
M2008-707	Allan M. Monosoff dba AI's of Ohio Akron OH	11-20-08	Notice of intent to issue cease and desist order against pawnbroker due to untimely renewal
M2008-707	Allan M. Monosoff dba AI's of Ohio Akron OH	11-20-08	Settlement and consent order – pawnbroker failed to comply with continuing education requirements; assessed \$800 fine
M2008-697	American Freedom Financial LLC dba American Freedom Mortgage Cincinnati OH	11-14-08	Summary suspension of mortgage broker certificate of registration for failure to maintain surety bond
06-3320-LOR	James H. Artwell Medina OH	11-21-08	Final order revoking loan officer license
M2007-654	Michael L. Baker South Euclid OH	11-25-08	Final order denying loan officer license
M2007-377	George Beros Solon OH	11-18-08	Final order permanently revoking loan officer license
M2008-695	Mark D. Bertke Dayton OH	11-14-08	Notice of intent to assess fine and revoke loan officer license
M2008-652	Mary E. Bradley Medina OH	11-25-08	Final order denying loan officer license renewal
M2008-482 (2007 CE)	Daniel W. Broxterman Cincinnati OH	11-07-08	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500 fine
M2008-631	Billy W. Buckler Lucas OH	11-18-08	Notice of intent to deny loan officer license

M208-424	Sean P. Carroll North Canton OH	11-14-08	Notice of intent to deny loan officer license
M2008-603	Choice Mortgage Funding, Inc. Pickerington OH	11-07-08	Final order terminating summary suspension and notice of intent to deny mortgage broker certificate of registration renewal
M2008-566	Scott E. Collins Franklin OH	11-25-08	Final order denying loan officer license
M2008-546	Christopher W. Coriell Loveland OH	11-06-08	Final order denying loan officer license renewal
M2008-639 (2006 CE)	Anne M. Curtis Cincinnati OH	11-14-08	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500 fine
M2008-636	Diamond Financial Services, LLC Cincinnati OH	11-21-08	Final order terminating summary suspension of mortgage broker certificate of registration and acknowledgement of surrender of registration
M2008-600	Eldridge Mortgage Company, Inc. Shaker Heights OH	11-18-08	Notice of intent to deny mortgage broker certificate of registration renewal
M2008-599	Edward J. Eldridge Cleveland OH	11-18-08	Notice of intent to deny loan officer license renewal
M2008-513	Kelly J. Flynn Painesville OH	11-14-08	Amended notice of intent to deny loan officer license renewal
M2008-669	Franklin Credit Management Corporation Jersey City NJ	11-06-08	Notice of intent to refuse renewal of Ohio Mortgage Loan Act certificate of registration
M2008-527	Freedom Banc Mortgage Services, Inc. Dublin OH	11-25-08	Notice of intent to assess fine and revoke mortgage broker certificate of registration
M2008-564	Michael P. Gaebelein Maple Heights OH	11-04-08	Final order denying loan officer license renewal
M2008-505	Tanya C. Higgins Cleveland OH	11-21-08	Final order denying loan officer license renewal
03-LO-D-25-26	Bertram E. Hockenberry Columbus OH	11-04-08	Final order approving loan officer license
M2008-664	Homecomings Financial, LLC Minneapolis MN	11-04-08	Final order terminating notice of intent to refuse renewal of Ohio Mortgage Loan Act certificate of registration
M2008-708	Homecomings Financial, LLC	11-25-08	Notice of intent to refuse renewal of Ohio Mortgage

	Minneapolis MN		Loan Act certificate of registration
M2008-589	Boyd E. Jackson Cincinnati OH	11-06-08	Final order terminating summary suspension and notice of intent to deny renewal of loan officer
M2008-447	Asim A. Jaffary North Royalton OH	11-21-08	Final order denying loan officer license
M2008-271	JNLW 5010 Partners, Ltd. dba Assured Mortgage Services Warrensville Heights OH	11-21-08	Final order suspending mortgage broker certificate of registration for failure to comply with operations manager continuing education requirements
M2008-704	Adam Karapandzich Twinsburg OH	11-14-08	Notice of intent to deny loan officer license renewal
M2008-522	Lynne M. Kearis Westlake OH	11-25-08	Final order denying loan officer license
M2008-549	Bryan M. Keller Cincinnati OH	11-25-08	Notice of intent to deny loan officer license
M2008-475	Cynthia Kirkpatrick-Baker Rising Sun IN	11-06-08	Final order denying loan officer license renewal
M2008-665	Kubota Credit Corporation, U.S.A. Torrance CA	11-06-08	Notice of intent to refuse renewal of Ohio Mortgage Loan Act certificate of registration
M2008-653	Lexington Lending & Mortgage Group, Inc. Medina OH	11-25-08	Final order denying mortgage broker certificate of registration renewal
M2008-612	Mark I. Mortgage, Co. Bellbrook OH	11-14-08	Notice of intent to fine and revoke mortgage broker certificate of registration
M2008-594	Benjamin McKinney West Chester OH	11-14-08	Final order denying loan officer license renewal
M2008-561	James P. Mitchell Loveland OH	11-14-08	Final order denying loan officer license
M2008-304	Lisa M. Moore Cincinnati OH	11-14-08	Final order denying loan officer license
M2008-328	Rene L. Morris Englewood OH	11-20-08	Amended notice of intent to assess fine against loan officer
M2008-252	Richard L. Myers, III Cincinnati OH	11-12-08	Final order suspending loan officer license
M2008-619	Khamila K. Parks Bedford OH	11-21-08	Final order denying loan officer license renewal
M2008-578	Ryan M. Patrick Cincinnati OH	11-25-08	Final order denying loan officer license renewal

M2008-534	Randall S. Printup Pickerington OH	11-14-08	Notice of intent to deny loan officer license
M2008-253	Prominent Mortgage Group, LLC Hamilton OH	11-06-08	Final order suspending mortgage broker certificate of registration for failure to ensure operations manager's compliance with continuing education requirements
M2008-579	Theodore Pryor Cincinnati OH	11-07-08	Final order terminating summary suspension and notice of intent to deny loan officer license renewal; acknowledgement of surrender
M2008-700	Regal Mortgage Company dba Regal Online Mortgage Phoenix AZ	11-14-08	Summary suspension of mortgage broker certificate of registration for failure to maintain surety bond
M2008-412	Rodney T. Riddle Cincinnati OH	11-07-08	Final order terminating notice of intent to deny loan officer license
M2008-412	Rodney T. Riddle Cincinnati OH	11-04-08	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500 fine
M2008-597	Kirk J. Ruddle Reynoldsburg OH	11-18-08	Notice of intent to deny loan officer license
M2008-601	Sam Mazzola dba West Financial Columbia Station OH	11-25-08	Notice of intent to issue cease and desist order for violation of Ohio Mortgage Broker Act
M2008-694	Ronald J. Schnauffer Avon Lake OH	11-06-08	Notice of intent to deny loan officer license renewal
M2008-229	Ronald J. Schnauffer Avon Lake OH	11-06-08	Final order suspending loan officer license
M2008-698	Secure Mortgage Funding LLC Stow OH	11-14-08	Summary suspension of mortgage broker certificate of registration for failure to maintain surety bond
M2008-571 (2007CE)	Brian D. Stoll Hartsville OH	11-25-08	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500 fine
M2007-596	Lynn M. Stone Newark OH	11-20-08	Final order terminating notice of intent to deny loan officer license renewal
LO 007291-2007CE	Rhonda Thorpe Columbus OH	11-25-08	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500

			fine
M2008-706	Viva Advisor Group, Inc. Cincinnati OH	11-25-08	Summary suspension of mortgage broker certificate of registration for failure to maintain surety bond
M2008-474	Deirdre L. Ward Rising Sun IN	11-18-08	Final order denying loan officer license renewal
M2008-649	Jeffrey F. Westerman Hilliard OH	11-18-08	Final order denying loan officer license renewal
M2008-526	Benjamin L. Wilcox Wooster OH	11-25-08	Notice of intent to impose fine against loan officer
M2008-627	Williams Mortgage Services, Inc. Fazeysburg OH	11-25-08	Notice of intent to deny mortgage broker certificate of registration renewal
M2008-574	World Home Lending Corporation Solon OH	11-21-08	Final order terminating summary suspension and notice of intent to revoke mortgage broker certificate of registration for failure to maintain surety bond
M2008-315 (2004 & 2006 CE)	Dennis Zachariah Blacklick OH	11-07-08	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$1,000 fine