

**OHIO DEPARTMENT OF COMMERCE
INFORMATION RELEASE**

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

Order Number	Name	Date	Type of Action
M2007-618	Artisan Mortgage LLC dba Red Brick Mortgage Columbus OH	10-26-07	Notice of intent to deny mortgage broker certificate of registration
M2007-658	Artisan Mortgage LLC dba Red Brick Mortgage Columbus OH	10-26-07	Notice of intent to deny Ohio Mortgage Loan Act certificate of registration
LO-015194-2006CE	Christina Austin North Canton OH	10-12-07	Settlement agreement – loan officer failed to complete continuing education for the 2006 calendar year; assessed \$500 fine
M2007-538	Brent A. Bester Columbus OH	10-25-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
07-0617MBS	Capital Financial Solutions, Inc. Youngstown OH	10-01-07	Summary suspension of mortgage broker certificate of registration for failure to maintain surety bond; notice of hearing
07-0617MBS	Capital Financial Solutions, Inc. Youngstown OH	10-15-07	Termination of summary suspension order
06-3333	Adam Casbarro Hilliard OH	10-15-07	Settlement and consent order between Division and loan officer; assessed \$2000 fine
MB-803283-2006CE	CFS Home Loans, Inc. Pittsburgh OH	10-25-07	Settlement Agreement – Mortgage broker failed to comply with 2006 continuing education requirement for operations manager; assessed \$500 fine
M2007-652	Cheryl L. Wolcott dba Pyramid Financial Services Sylvania OH	10-19-07	Notice of intent to revoke mortgage broker certificate of registration
M2007-539	Stacie L. Chulick Cleveland OH	10-25-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-286	William T. Clemens, Jr. Niles OH	10-11-07	Final order suspending loan officer license for failure to comply with continuing

			education requirements
M2007-660	William T. Clemens, Jr. Niles OH	10-30-07	Notice of intent to deny loan officer license renewal
M2007-644	Commonwealth Financial Services, Inc. Richmond Heights OH	10-30-07	Notice of intent to revoke mortgage broker certificate of registration
M2007-344 M2007-345	David Craig Conley dba Chillicothe Cash Advance Chillicothe OH	10-26-07	Termination of notices of intent to deny check cashing and check cashing loan licenses
M2007-540	Terri S. Davis Willowick OH	10-25-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2006-9993286	Jason C. Dockery Cincinnati OH	10-24-07	Final order approving loan officer license
M2007-541	Jennifer L. Dragunas Mentor OH	10-25-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-611	Eastside Jewelry and Loan, Inc. Dayton OH	10-25-07	Summary suspension and notice of intent to revoke pawnbroker license
M2007-542	Eric E. Ferguson Tipp City OH	10-26-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-455	Robert D. Fields Lebanon OH	10-29-07	Termination of summary suspension of loan officer license and acknowledgment of license surrender
M2007-87	Stacey K. Fields Canton OH	10-09-07	Notice of intent to deny loan officer license
M2007-543	Steven R. Fliehman Cincinnati OH	10-26-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-544	Mario A. Galdos San Antonio TX	10-22-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements

M2007-545	Gina Gallardo Cleveland OH	10-25-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-546	Gary R. Garrison Blacklick OH	10-22-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-547	Lance A. Gates Pickerington OH	10-25-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-550	Brian W. Gill Reynoldsburg OH	10-25-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-551	Antonio Gonzalez Warrensville OH	10-25-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-552	Shawn C. Gordon Dublin OH	10-25-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
MB-3161 LO-002029	Great Day Lending.com, Inc. dba Great Lakes National Mortgage Company Cleveland OH and Nicholas P. Mayer, Jr. Avon OH	10-01-07	Settlement agreement – mortgage broker and operations manager/loan officer agree to surrender certificate of registration and license
07-0615MBS	Greater Cleveland Mortgage Corp. Willoughby OH	10-01-07	Summary suspension of mortgage broker certificate of registration for failure to maintain surety bond; notice of hearing
M2007-553	Marcus M. Greene Twinsburg OH	10-25-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements

M2007-554	Andrew A. Gregg Columbus OH	10-25-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-555	Marilynn A. Grinter Alliance OH	10-25-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-556	Roger L. Grunden Mentor OH	10-25-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-557	Joshua J. Hakim Columbus OH	10-25-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-558	Richard K. Hamilton Maineville OH	10-23-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-559	T. Michael Henderson, Jr. Bexley OH	10-18-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-439	Phillip M. Hines Lebanon OH	10-30-07	Final order denying loan officer license
M2007-623	Jimmie F. Hoffman Cincinnati OH	10-26-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
07-0649MBS	Innovative Mortgage Solutions, Inc. Miamisburg OH	10-16-07	Summary suspension of mortgage broker certificate of registration for failure to maintain surety bond; notice of hearing
M2007-560	Eileen M. Kish Maumee OH	10-18-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-561	David J. Kogelman	10-18-07	Summary suspension and

	Strongsville OH		notice of hearing for failure of loan officer to complete continuing education requirements
M2007-624	Deborah A. Korce Westlake OH	10-16-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-273	Krupa Three, Inc. dba Old Brooklyn Food Market Cleveland OH	10-04-07	Final order denying check cashing license
M2007-650	Christian Lambright Hilliard OH	10-19-07	Notice of intent to revoke loan officer license
M2007-562	Donald P. Landers Powell OH	10-18-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
2007-619MBS	Lexington Lending & Mortgage Group, Inc. dba Lexington Lending & Mortgage Group North Royalton OH	10-02-07	Summary suspension of mortgage broker certificate of registration for failure to maintain surety bond; notice of hearing
M2007-563	Lisa C. Lysyj North Royalton OH	10-18-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-521	Tom L. McDade Springboro OH	10-26-07	Final order denying loan officer license renewal
M2007-564	Kent A. McNeal Cincinnati OH	10-18-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-565	Jimmy E. Meas Cleveland OH	10-16-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-258	Alison J. Miller Bolivar OH	10-15-07	Final order suspending loan officer license for failure to comply with continuing education requirements
M2007-656	Alison J. Miller Bolivar OH	10-30-07	Notice of intent to deny loan officer license renewal

M2007-568	Colleen M. Milne Middleburg Heights OH	10-16-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-566	Michael A. Minozzi Kent OH	10-23-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-567	Daniel S. Moore Mansfield OH	10-23-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-569	Kevin P. Mulvey Strongsville OH	10-23-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-520	James J. Myers Columbus OH	10-11-07	Notice of intent to deny loan officer license renewal
M2007-570	Christine R. Nance Lima OH	10-23-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-466	New York Financial Group, Inc. Cleveland OH	10-23-07	Amended notice of intent to deny mortgage broker certificate of registration
M2007-571	Joel A. Newman Columbus OH	10-19-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-331	Zhanna Nudelman Kildeer IL	10-11-07	Termination of summary suspension of loan officer license and acknowledgment of license surrender
M2007-625	Sean M. Patterson Toledo OH	10-18-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-573	Steven R. Payt Powell OH	10-23-07	Summary suspension and notice of hearing for failure of loan officer to complete

			continuing education requirements
M2007-574	Mark J. Petersen Hudson FL	10-19-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
07-0616MBS	Pickwell Investments Ltd. Reynoldsburg OH	10-01-07	Summary suspension of mortgage broker certificate of registration for failure to maintain surety bond; notice of hearing
M2007-575	Jason C. Plonski Middleburg Heights OH	10-19-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-576	Jason E. Prater Chillicothe OH	10-23-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-517	Premium Payment Plan, Inc. Hudson NY	10-17-07	Settlement and consent order between Division and small loan licensee; assessed fine of \$1000
07-0647MBS	Rose M. Pruitt Bowling Green OH	10-16-07	Summary suspension of mortgage broker certificate of registration for failure to maintain surety bond; notice of hearing
018916-2004CE	Coletta A. Quigley Independence OH	10-10-07	Settlement agreement – loan officer failed to complete continuing education for 2004 calendar year; assessed fine of \$500
M2007-39	Bradley D. Reaume Toledo OH	10-29-07	Final order approving loan officer license
M2007-577	William T. Rehl Columbus OH	10-26-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-578	Oscar Rivera, Jr. Sheffield Valley OH	10-22-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education

			requirements
M2007-579	Thomas C. Rowland Louisville KY	10-26-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2006-9993335	Ogden P. Rudd Cincinnati OH	10-11-07	Final order denying loan officer license
M2007-622	Hoa K. Sam Hamilton OH	10-25-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-260	Nicole M. Santin Aurora OH	10-12-07	Final order suspending loan officer license for failure to complete continuing education
M2007-657	Nicole M. Santin Aurora OH	10-30-07	Notice of intent to deny loan officer license renewal
M2007-488	Geraldine Sawtell Clearwater FL	10-05-07	Termination of summary suspension of loan officer license and acknowledgment of license surrender
M2007-581	Kevin W. Schaen Wilmington DE	10-26-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-582	DeLise S. Simmons Toledo OH	10-18-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-583	Sean M. Simmons Toledo OH	10-18-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-584	John M. Sivori Cleveland OH	10-18-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-171	Catherine L. Smith Toledo OH	10-15-07	Final order suspending loan officer license for failure to complete continuing education
M2007-655	Catherine L. Smith	10-30-07	Notice of intent to deny loan

	Toledo OH		officer license renewal
M2007-585	Jeffrey M. Smith Phoenix AZ	10-23-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-586	Trace E. Smitherman Franklin OH	10-23-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
014739-2006CE	Ermise J. Stallworth Cleveland OH	10-19-07	Settlement agreement – loan officer failed to complete continuing education for the 2006 calendar year; assessed \$500 fine
M2007-608	Ryan A. Stelzer Columbus OH	10-11-07	Notice of intent to deny loan officer license
M2007-587	Ronald Stephens Cincinnati OH	10-23-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-588	Thomas A. Tannert, Jr. Medina OH	10-25-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-347	Teranga Enterprises, Inc. Cincinnati OH	10-12-07	Termination of notice of intent to deny check cashing license
M2007-589	Ryan A. Terwilliger Swanton OH	10-26-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-653	TGAAMC, LLC dba Neighborhood Mortgage Services Cincinnati OH	10-22-07	Notice of intent to fine mortgage broker registrant
M2007-590	Lagenna Thompson Cincinnati OH	10-22-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-591	Richie A. Thompson	10-23-07	Summary suspension and

	Cincinnati OH		notice of hearing for failure of loan officer to complete continuing education requirements
M2007-592	Robert S. Todd Strongsville OH	10-26-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-627	Debra A. Turner Lancaster OH	10-16-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
07-0648MBS	Twin Tower Mortgage, Inc. Lakeview OH	10-16-07	Summary suspension of mortgage broker certificate of registration for failure to maintain surety bond; notice of hearing
07-0648MBS	Twin Tower Mortgage, Inc. Lakeview OH	11-01-07	Termination of summary suspension upon surrender of mortgage broker certificate of registration
M2007-613	Kenneth T. Uram Seven Hills OH	10-09-07	Notice of intent to deny loan officer license
07-0536MBS	USA Mortgage Group, Inc. Orrville OH	10-02-07	Termination of summary suspension and notice of expedited hearing
2007-514MBS	Jerry D Wachs and Patricia F. Smith dba Oxford Mortgage Company Beachwood OH	10-05-07	Termination of summary suspension upon surrender of mortgage broker certificate of registration
M2007-593	Jane A. Wahl Columbus OH	10-22-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-127	Corinna L. Webb Lima OH	10-04-07	Final order denying loan officer license
M2007-594	Francois Williams-Purdie Toledo OH	10-26-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-651	Cheryl L. Wolcott Sylvania OH	10-19-07	Notice of intent to revoke loan officer license
006464-2004CE	Kevin Wolford	10-19-07	Settlement agreement – loan

Lewis Center OH

officer failed to complete continuing education for 2004 calendar year; assessed \$500 fine

M2007-595

Anthony A. Wood
Dayton OH

10-24-07

Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements

M2007-596

Sandra M. Zendarski
Columbus OH

10-24-07

Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements