

**OHIO DEPARTMENT OF COMMERCE
INFORMATION RELEASE**

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

During the month of October 2008, the Consumer Finance Section of the Division took 80 administrative enforcement actions against registrants and licensees. All but seven of these actions were against mortgage brokers and loan officers. Year to date, 703 or 93 percent of the total 757 administration actions issued by the Consumer Finance Section were against mortgage brokers and loan officers.

| Order or Case Number | Name | Date | Type of Action |
|-----------------------------|-----------------------------------------------------------------------------------|-------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|
| M2008-586 (2007 CE) | APR Mortgage Corporation dba The Professional Mortgage Group Loveland OH | 10-02-08 | Settlement agreement – mortgage broker failed to require operations manager to comply with continuing education requirements; assessed \$500 |
| M2008-586 | APR Mortgage Corporation dba The Professional Mortgage Group Loveland OH | 10-09-08 | Final order terminating summary suspension and notice of intent to deny renewal of mortgage broker certificate of registration |
| M2008-473 | Todd S. Backus Brunswick OH | 10-23-08 | Final order denying loan officer license renewal |
| M2008-497 | Rick Board Cleveland Heights OH | 10-30-08 | Notice of intent to deny loan officer license |
| M2008-642 | Sabrina I. Bonacci Solon OH | 10-03-08 | Notice of intent to revoke loan officer license and assess fine |
| M2008-580 | David M. Bowman Lakeside Park KY | 10-24-08 | Final order denying loan officer license renewal |
| M2006-3066 LOR | Jamie L. Boyd Elyria OH | 10-02-08 | Final order revoking loan officer license |
| M2008-652 | Mary E. Bradley Medina OH | 10-10-08 | Notice of intent to deny loan officer license renewal |
| M2008-114 | Jeffrey C. Brown Cincinnati OH | 10-02-08 | Final order revoking loan officer license |
| M2008-463 | Brian G. Bushi Wadsworth OH | 10-20-08 | Final order denying loan officer license |
| M2008-421 | Paul C. Carson Cincinnati OH | 10-02-08 | Final order denying loan officer license |
| M2008-603 | Choice Mortgage Funding, Inc. Pickerington OH | 10-17-08 | Summary suspension and notice of intent to deny mortgage broker certificate of registration renewal for failure to maintain bond |
| M2008-566 | Scott E. Collins Franklin OH | 10-20-08 | Notice of intent to deny loan officer license for failure to comply with continuing |

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| | | | education requirements |
| M2008-630 | Community Choice Mortgage, LLC Bedford Heights OH | 10-03-08 | Notice of intent to revoke mortgage broker certificate of registration and assess fine |
| SM 501605 | Community Loan, Inc. Zanesville OH | 10-24-08 | Settlement agreement – Ohio Mortgage Loan Act registrant assessed \$11,600 fine |
| M2008-650 | Consumer's Choice Mortgage, Inc. Olmsted Falls OH | 10-17-08 | Summary suspension of mortgage broker certificate of registration for failure to maintain bond |
| M2006-9992750 | Creative Lending Solutions, Inc. Cincinnati OH | 10-06-08 | Settlement and consent order - mortgage broker assessed \$5,000 fine |
| M2008-423 | Bethany L. Curry Hudson OH | 10-09-08 | Final order denying loan officer license renewal |
| M2008-657 | Brian S. Davis Hudson OH | 10-15-08 | Notice of intent to revoke loan officer license and assess fine |
| M2008-636 | Diamond Financial Services, LLC Cincinnati OH | 10-23-08 | Summary suspension of mortgage broker certificate of registration for failure to maintain bond |
| M2008-583 (2007 CE) | Earth Mortgage, LP Carrollton TX | 10-02-08 | Consent order - mortgage broker failed to require operations manager to comply with continuing education requirements; assessed \$500 fine |
| M2008-449 | Ellis Super Valu, Inc. Waynesville OH | 10-28-08 | Notice of intent to deny check casher license |
| M2008-118 | Michael W. Elsasser Middletown OH | 10-10-08 | Notice of intent to fine loan officer |
| M2008-537 | Expert Mortgage Company of Northeast Ohio, Ltd. North Ridgeville OH | 10-24-08 | Summary suspension of mortgage broker certificate of registration for failure to maintain bond |
| M2008-640 | Dino N. Ferrando Aurora OH | 10-03-08 | Notice of intent to revoke loan officer license and assess fine |
| M2008-513 | Kelly J. Flynn Painesville OH | 10-29-08 | Notice of intent to deny loan officer license renewal |
| M2008-496 (2006 2007 CE) | James D. Geiser Massillon OH | 10-24-08 | Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$1,000 fine |
| M2008-476 (2007 CE) | Joseph Graham, Jr. Cincinnati OH | 10-20-08 | Settlement agreement – loan officer failed to comply with continuing education |

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| | | | requirements; assessed \$500 fine |
| M2008-620 | Greater Cleveland Mortgage Corp. Willoughby OH | 10-03-08 | Summary suspension of mortgage broker certificate of registration for failure to maintain bond |
| M2008-647 | Guy L. Rutherford dba Ameriplan Mortgage Euclid OH | 10-23-08 | Summary suspension of mortgage broker certificate of registration for failure to maintain bond |
| M2008-581 | Phillip A. Henderson Liberty Township OH | 10-24-08 | Notice of intent to deny loan officer license renewal |
| M2008-460 | David E. Hickman Dayton OH | 10-29-08 | Summary suspension of loan officer license |
| M2008-245 | Highland Mortgage Corporation Rocky River OH | 10-24-08 | Final order suspending mortgage broker certificate of registration for failure to require operations manager to comply with continuing education requirements |
| M2008-3 | Homebase Lending, LLC Poland OH | 10-20-08 | Final order terminating notice order due to prior order of revocation of mortgage broker certificate of registration |
| M2008-664 | Homecomings Financial, LLC Minneapolis MN | 10-24-08 | Notice of intent to deny Ohio Mortgage Loan Act registrant renewal |
| M2008-604 | Honor Financial Group, Inc. Mansfield OH | 10-17-08 | Summary suspension of mortgage broker certificate of registration for failure to maintain bond |
| M2008-626 | Irwin Home Equity Corporation San Ramon CA | 10-28-08 | Notice of intent to suspend Ohio Mortgage Loan Act registrant |
| M2008-589 (2007 CE) | Boyd E. Jackson Cincinnati OH | 10-28-08 | Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500 fine |
| M2008-573 | John A. Shalvey Westerville OH | 10-28-08 | Notice of intent to revoke loan officer license and assess fine |
| M2008-369 | John M. Jones III Reynoldsburg OH | 10-24-08 | Final order suspending loan officer license for failure to comply with continuing education requirements |
| M2008-676 | John M. Jones III Reynoldsburg OH | 10-24-08 | Notice of intent to deny loan officer license renewal |
| M2008-68 | David F. Kopec | 10-10-08 | Final order denying loan |

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| | Cincinnati OH | | officer license |
| M2008-371 | Daniel G. Kopronica Elyria OH | 10-07-08 | Final order denying loan officer license |
| M2008-451 | Krupa Three, Inc. dba Old Brooklyn Food Market Cleveland OH | 10-29-08 | Notice of intent to deny check cashing license |
| M2008-244 | James H. Lenzer, Jr. Berea OH | 10-24-08 | Final order suspending loan officer license for failure to comply with continuing education requirements |
| M2008-653 | Lexington Lending & Mortgage Group, Inc. Medina OH | 10-10-08 | Notice of intent to deny mortgage broker certificate of registration renewal |
| M2008-446 (2006 CE) | Alan S. Luber, Jr. Strongsville OH | 10-09-08 | Settlement agreement - loan officer failed to comply with continuing education requirements; assessed \$500 fine |
| M2008-111 | Michael N. Mackay Fairfield OH | 10-02-08 | Final order denying loan officer license |
| M2008-313 | Melinda Mallari Hinckley OH | 10-17-08 | Final order denying loan officer license |
| M2007-699 | Midwest Financial Banc, Inc. Cincinnati OH | 10-29-08 | Final order denying mortgage broker certificate of registration renewal |
| M2008-590 | Cullen T. Mieczkowski Euclid OH | 10-23-08 | Final order denying loan officer license renewal |
| M2008-480 (2007 CE) | Brian E. Million Cincinnati OH | 10-20-08 | Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500 fine |
| M2008-510 | Brian E. Moore Mentor OH | 10-17-08 | Final order denying loan officer license renewal |
| M2008-625 | Mortgage Access Corp dba Weichert Financial Services Morris Plains NJ | 10-20-08 | Settlement and consent order with Ohio Mortgage Loan Act registrant; assessed \$300 fine |
| M2008-570 | Mortgage One Financial Group, Inc. Westerville OH | 10-14-08 | Final order against mortgage broker; assessed \$2,000 fine |
| M2008-542 | National Freedom Mortgage, LLC Findlay OH | 10-03-08 | Summary suspension of mortgage broker certificate of registration for failure to maintain bond |
| M2008-633 | Northern Ohio Consultants, Inc. Brecksville OH | 10-02-08 | Notice of intent to deny mortgage broker certificate of registration renewal |

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| M2008-450 | One Stop Liquor, Inc. Cleveland OH | 10-29-08 | Notice of intent to deny check cashing license |
| M2008-592 | Teresa A. Phillips Cleveland OH | 10-23-08 | Final order denying loan officer renewal |
| M2008-61 | Precision Financial Services, Inc. Twinsburg OH | 10-28-08 | Final order denying mortgage broker certificate of registration |
| M2008-430 | Referral Mortgage, Ltd. Cincinnati OH | 10-02-08 | Final order terminating summary suspension of mortgage broker certificate of registration upon compliance with continuing education requirements; assessed \$500 fine |
| M2008-477 | Paul S. Richard Cincinnati OH | 10-23-08 | Final order denying loan officer license renewal |
| M2008-530 | Robert E. Payt dba Dial Banc Dublin OH | 10-30-08 | Final order terminating summary suspension for failure to maintain bond, but continuing notice of intent to deny renewal of mortgage broker certificate of registration |
| M2008-444 | John C. Robinson New Albany OH | 10-23-08 | Final order denying loan officer license |
| M2008-591 | John G. Saylor Fairfield OH | 10-23-08 | Final order denying loan officer license renewal |
| M2008-618 | Daniel J. Sidor Seven Hills OH | 10-28-08 | Final order denying loan officer license renewal |
| M2008-576 | Delise S. Simmons Toledo OH | 10-10-08 | Final order denying loan officer license renewal |
| M2008-577 | Sean M. Simmons Toledo OH | 10-10-08 | Final order denying loan officer license renewal |
| M2008-292 | Ronald R. Smith Cincinnati OH | 10-28-08 | Final order suspending loan officer license; assessed \$2,000 fine |
| 2008-403 | Linda J. Spence Columbus OH | 10-09-08 | Final order suspending loan officer license for failure to comply with continuing education requirements |
| M2008-648 | Linda J. Spence Columbus OH | 10-09-08 | Notice of intent to deny loan officer license renewal |
| M2008-571 | Brian D. Stoll Hartsville OH | 10-20-08 | Notice of intent to deny loan officer license for failure to comply with continuing education requirements |
| M2008-598 | John D. Streets Powell OH | 10-28-08 | Notice of intent to deny loan officer license for failure to comply with continuing education requirements |

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| M2008-536 | Michael H. Watson Independence OH | 10-28-08 | Final order denying loan officer license for failure to comply with continuing education requirements |
| M2008-359 | Jeffrey F. Westerman Hilliard OH | 10-09-08 | Final order suspending loan officer license for failure to comply with continuing education requirements |
| M2008-649 | Jeffrey F. Westerman Hilliard OH | 10-09-08 | Notice of intent to deny loan officer license renewal for failure to comply with continuing education requirements |
| M2008-551 | Justin W. Wilkers Wilmington DE | 10-24-08 | Final order denying loan officer license renewal for failure to comply with continuing education requirements |
| M2008-560 (2006 CE) | Kristen K. Wilson North Royalton OH | 10-02-08 | Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500 fine |
| M2008-585 (2007 CE) | Belinda J. Woods Cincinnati OH | 10-20-08 | Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500 fine |
| M2008-504 (2007 CE) | Adam J. Ziegler Brunswick OH | 10-20-08 | Settlement agreement and consent order – loan officer failed to comply with continuing education requirements; assessed \$500 fine |

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.