

**OHIO DEPARTMENT OF COMMERCE
INFORMATION RELEASE**

**Division of Financial Institutions Orders and Enforcement Actions
February 1, 2010 to February 28, 2010**

During the month of February 2010, the Consumer Finance Section of the Division took 45 administrative enforcement actions against registrants and licensees. All but 14 of these actions were against mortgage brokers and loan originators*. For calendar year 2010, 67 (or 77 percent) of the 87 administration actions issued by the Consumer Finance Section were against mortgage brokers and loan originators.

*Readers may note a change in terminology from "loan officer" to "loan originator" resulting from changes in the Ohio Mortgage Broker Act that became effective January 1, 2010.

Order or Case Number	Name	Date	Type of Action
M2009-840	Allied Mortgage Group, Inc. dba Loan Star Mortgage Bala Cynwyd PA	02-16-10	Final order terminating notice of intent to deny Ohio Mortgage Loan Act certificate of registration renewal
M2009-709	Allied Mortgage Group, Inc. dba Loan Star Mortgage Bala Cynwyd PA	02-16-10	Final order terminating notice of intent to deny mortgage broker certificate of registration renewal
M2009-1115	Amaana Check Cashing LLC Columbus OH	02-09-10	Notice of intent to refuse check cashing license
M2009-1125	Timothy P. Bell Woodmere OH	02-04-10	Settlement and consent order with loan originator; assessed \$1,000
M2009-998	Rebecca L. Cepluch Lawrenceburg IN	02-05-10	Final order denying loan originator license for failure to comply with continuing education requirements
022805.001 (2008 CE)	Kinze J. Cox Powell OH	02-16-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2009-97	Jeremy R. Doering San Diego CA	02-16-10	Final order denying loan originator license renewal
0025998.001 (2006 & 2007 CE)	Brett E. Dunlap Mason OH	02-09-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$1,000
M2009-952	Brett E. Dunlap Mason OH	02-10-10	Final order terminating notice of intent to deny loan originator license
M2009-1107	Scott R. Durand Huntington Beach CA	02-18-10	Notice of intent to refuse loan originator license
M2009-406	Gordon S. Ehrlich Arlington VA	02-05-10	Final order denying loan originator license renewal
032155.000-2008CE	Gordon S. Ehrlich Arlington VA	02-23-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2009-511	Regin A. Evans Grove City OH	02-17-10	Final order denying loan originator license

M2008-792	Thomas Dorn dba First Choice Coin Boardman OH	02-03-10	Settlement and consent order with unlicensed precious metals dealer; assessed \$500
008018.001 (2008 CE)	Ray A. Freeman Warrensville OH	02-18-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
006428.001 (2003 CE)	Michael J. Gleba Middleburg Heights OH	02-04-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2008-670	Darin C. Granger Cincinnati OH	02-16-10	Final order denying loan originator license renewal; assessed \$1,000
M2009-833	Balwinder S. Multani dba Gur-Tarlok, Inc. Oak Speed Check Youngstown OH	02-25-10	Final order refusing check cashing license
M2009-934	Lawrence M. Haber Middletown OH	02-18-10	Final order denying loan originator license renewal
M2009-870	Instant Check Cashing, LLC Dayton OH	02-18-10	Final order refusing check cashing license renewal
M2009-956 M2009-957 M2009-958	J.E.M. Jewelers, Inc. dba 650Gold.com and Coin & Jewelry Buyers North Randall OH	02-24-10	Notice of intent to deny precious metals dealer license and issue cease & desist
M2008-484	Russell J. James Broadview Heights OH	02-18-10	Final order terminating notice of intent to deny loan originator license renewal
M2009-901	Eunice Lucas Fairfield OH	02-17-10	Final order denying loan originator license renewal
M2009-622	Rosanna Martino Uhde Brecksville OH	02-18-10	Final order denying loan originator license renewal
M2009-1005	MWF Financial & Mortgage Center, Inc. St. Charles IL	02-08-10	Notice of intent to refuse mortgage broker certificate of registration renewal
M2008-633	Northern Ohio Consultants, Inc. Brecksville OH	02-18-10	Final order terminating notice of intent to deny mortgage broker certificate of registration renewal
M2009-812	Ohio Financial Resources, Inc. Dublin OH	02-04-10	Final order terminating notice of intent to deny mortgage broker certificate of registration renewal
M2009-968	Tyler Young dba Ohio Trade Co. Cincinnati OH	02-02-10	Settlement and consent against unlicensed precious metals dealer
M2009-1112	Overture Technologies, Inc. Bethesda MD	02-08-10	Notice of intent to refuse credit services organization certificate of registration
M2009-1112	Overture Technologies, Inc. Bethesda MD	02-23-10	Final order terminating notice of intent to refuse credit services organization certificate of registration
M2009-1002	Alexei F. Pepple Bay Village OH	02-25-10	Final order denying loan originator license

M2009-455	Darrell E. Perrymond Euclid OH	02-23-10	Final order denying loan originator license
013184.001 (2002 CE)	Kenneth D. Pierce Cincinnati OH	02-09-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
020380.001 (2006 CE)	James L. Pierson Columbus OH	02-17-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2009-921	Trevor Read Lakeside KY	02-10-10	Final order refusing loan originator license
M2009-883	Kellie R. Roberts Middletown OH	02-10-10	Final order terminating notice of intent to deny loan originator license renewal
M2009-1141	Shree Ganesha, Inc. dba Thrifty Food Mart Norwood OH	02-16-10	Final order terminating notice of intent to refuse check cashing license
M2009-375	Sooso, Inc. dba Dave's Beverage Cleveland OH	02-08-10	Notice of intent to refuse check cashing license
M2009-251	Brian M. Swancer Brook Park OH	02-11-10	Notice of intent to refuse loan originator license
M2009-1016	Melissa A. Tomaro Brecksville OH	02-09-10	Final order refusing loan originator license renewal
M2009-997	University Carry Out, Inc. Toledo OH	02-08-10	Notice of intent to refuse check cashing license
M2009-845	Woodside Mortgage Services, Inc. Pepper Pike OH	02-03-10	Settlement and consent with mortgage broker; assessed \$1,000
M2009-955	Ronald S. Woodson Powell OH	02-24-10	Final order denying loan originator license

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 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 website along with the termination order or settlement agreement.