

**OHIO DEPARTMENT OF COMMERCE
INFORMATION RELEASE**

**Division of Financial Institutions Orders and Enforcement Actions
April 1, 2010 to April 30, 2010**

During the month of April 2010, the Consumer Finance Section of the Division took 64 administrative enforcement actions against registrants and licensees. All but eight of these actions were against mortgage brokers and loan originators*. For calendar year 2010, 171 (or 85 percent) of the 202 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
M2010-2	2839 Monroe Investments, LLC dba Cash Now of Monroe Carry Out Toledo OH	04-08-10	Notice of intent to refuse check cashing license renewal
007084.000 (2009 CE)	Melanie A. Alexander Hinckley OH	04-20-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2010-17	American Mortgage Express Financial Service, Inc. dba American Mortgage Express Sunbury OH	04-12-10	Notice of intent to fine and revoke mortgage broker certificate of registration
MB 801080 (2009 CE)	Axis Financial Group, Inc. Middleburg Heights OH	04-24-10	Settlement agreement – mortgage broker failed to ensure operations manager complied with continuing education requirements; assessed \$500
M2010-18	Richard E. Bloom Gahanna OH	04-12-10	Notice of intent to impose fine and revoke loan originator license
005339.000 (2009 CE)	Sean R. Blythe Loveland OH	04-19-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
035545.000 (2009 CE)	Myron J. Borth II Milford OH	04-28-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
035546.000 (2009 CE)	Gregory A. Brown Milford OH	04-28-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
021738.002 (2008 CE)	Robert E. Brown Liberty Township OH	04-12-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2009-979	Sean P. Carroll North Canton OH	04-08-10	Final order denying loan originator license
M2009-1148	Christopher R. Cracium Lawrenceburg IN	04-08-10	Final order refusing loan originator license
M2009-1161	George Crues, Jr. Canton OH	04-08-10	Final order refusing loan originator license

M2009-908	Cynthia A. Di Lauro Uniontown OH	04-07-10	Final order terminating notice of intent to deny loan originator license renewal
M2009-1177	Elyhue E. Duff Akron OH	04-14-10	Notice of intent to refuse loan originator license
M2009-672	Gina R. Fields Hamilton OH	04-12-10	Notice of intent to refuse loan originator license renewal
M2010-308	Financial Exchange Company of Ohio, Inc. Berwyn PA	04-28-10	Settlement agreement – check casher assessed \$500
M2010-35	Geetakishan, Inc. dba Smoker Friendly Stow OH	04-26-10	Notice of intent to refuse check cashing license renewal
035333.000 (2009 CE)	Tim F. Gilker Gilbert AZ	04-19-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
2009-965 (2006 & 2007 CE)	Ahmed S. Gocemen Cleveland OH	04-28-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$1,000
007166.001 (2007 & 2008 CE)	Karen E. Godbey Hamilton OH	04-28-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$1,000
034597.000 (2009 CE)	Daniel A. Green Cincinnati OH	04-28-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2009-208	Michael M. Griffin Columbus OH	04-28-10	Final order refusing loan originator license
020585.002 (2005 & 2006 CE)	Jennifer J. Hall Columbus OH	04-22-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$1,000
M2009-1147	Olivia D. Heskett Columbus OH	04-28-10	Final order refusing loan originator license
014287.001 (2007 CE)	Craig S. Huebner Piqua OH	04-28-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2010-115	Nicholas A. Hunter Cincinnati OH	04-12-10	Settlement and consent order with loan originator; assessed \$2,500
M2010-242	Clarence E. Hutton Florence KY	04-28-10	Notice of intent to refuse loan originator license renewal
M2009-1119	Hy & Em, Inc. dba H&E Money Exchange Cleveland OH	04-26-10	Notice of intent to refuse check cashing license
028289.001 (2008 CE)	Rita Kennedy Columbus OH	04-28-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
002281.001 (2008 & 2009 CE)	David L. Kless Chagrin Falls OH	04-20-10	Settlement agreement – loan originator failed to comply with

			continuing education requirements; assessed \$1,000
M2010-189	KLR Food, LLC dba East Third Grocery Dayton OH	04-05-10	Notice of intent to refuse check cashing license renewal
013814.000 (2009 CE)	Derek E. Kriebel Akron OH	04-14-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
006593.002 (2007 CE)	Eric G. Lambert Canal Winchester OH	04-12-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
2009-823	Limes Financial Funding, LTD Bowling Green OH	04-20-10	Settlement and consent order with mortgage broker; assessed \$1,000
M2009-640	Gary C. Livengood Ravenna OH	04-12-10	Notice of intent to refuse loan originator license renewal
MB 803911 (2009 CE)	Loanmans Mortgage Store LLC Gilbert AZ	04-19-10	Settlement agreement – mortgage broker failed to ensure operations manager complied with continuing education requirements; assessed \$500
M2009-953	George A. Marlowe Mentor OH	04-28-10	Notice of intent to refuse loan originator license renewal
001386.000 (2009 CE)	Peter C. Miller Strongsville OH	04-29-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
019506-2008CE	Colleen M. Milne Middleburg Heights OH	04-14-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2009-371	Colleen M. Milne Middleburg Heights OH	04-19-10	Final order terminating notice of intent to refuse loan originator license renewal
M2009-922	Lori A. Nagle Clarksville OH	04-07-10	Final order denying loan originator license
005620.001 (2009 CE)	Matthew O. Panigutti Broadview Heights OH	04-19-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
2010-231	Jackie R. Phipps Clarksville OH	04-07-10	Notice of intent to refuse loan originator license renewal
M2009-1178	Wesley A. Pratt Cuyahoga Falls OH	04-07-10	Notice of intent to refuse loan originator license
M2009-758	Prosper Marketplace, Inc. San Francisco CA	04-19-10	Final order terminating notice of intent to deny Ohio Mortgage Loan Act certificate of registration renewal
M2010-51	Matthew J. Query Delaware OH	04-07-10	Notice of intent to refuse loan originator license
022520-2006CE	Coley R. Rau Bryan OH	04-30-10	Settlement agreement – loan originator failed to comply with

			continuing education requirements; assessed \$500
M2010-289	Michelle L. Romano Edinburg PA	04-28-10	Notice of intent to refuse loan originator license renewal
M2010-14	Michael J. Rudolph Twinsburg OH	04-07-10	Notice of intent to refuse loan originator license
M2010-109	John G. Saylor Fairfield OH	04-28-10	Notice of intent to refuse loan originator license
2009-1169	Kyle A. Smith Elyria OH	04-07-10	Notice of intent to refuse loan originator license renewal
M2009-1169	Kyle A. Smith Elyria OH	04-28-10	Final order terminating notice of intent to refuse loan originator license renewal
2009-1175	Richard A. Smith Elyria OH	04-07-10	Notice of intent to refuse loan originator license renewal
M2009-1175	Richard A. Smith Elyria OH	04-28-10	Final order terminating notice of intent to refuse loan originator license renewal
030707.001 (2006 & 2007 CE)	Susan J. Smith Powell OH	04-30-10	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$1,000
M2009-992	Ronald W. Stevenson Henderson NV	04-07-10	Notice of intent to refuse loan originator license
M2009-992	Ronald W. Stevenson Henderson NV	04-19-10	Final order terminating notice of intent to refuse loan originator license
M2010-188	Stonerock T.V. and Appliances, Inc. dba First Check Cash and Advance Circleville OH	04-05-10	Notice of intent to refuse check cashing license renewal
M2010-188	Stonerock T.V. and Appliances, Inc. dba First Check Cash and Advance Circleville OH	04-08-10	Final order terminating notice of intent to refuse check cashing license renewal
M2009-251	Brian M. Swancer Brookpark OH	04-12-10	Final order refusing loan originator license
M2009-678	Trinity Financial, Inc. Verona PA	04-05-10	Final order denying mortgage broker certificate of registration renewal
M2010-133	Todd F. Ward West Chester	04-12-10	Final order suspending loan originator's license
M2009-1075	Williams Mortgage Services, Inc. Frazeyburg OH	04-05-10	Notice of intent to refuse mortgage broker certificate of registration renewal
M2010-116	Heather M. Witt Cincinnati OH	04-08-10	Final order assessing fine against loan originator; assessed \$1,000

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.