

**OHIO DEPARTMENT OF COMMERCE
INFORMATION RELEASE**

**Division of Financial Institutions Orders and Enforcement Actions
October 1, 2009 to October 31, 2009**

During the month of October 2009, the Consumer Finance Section of the Division took 131 administrative enforcement actions against registrants and licensees. All but 15 of these actions were against mortgage brokers and loan officers. Year to date, 531 or 87 percent of the total 608 administration actions issued by the Consumer Finance Section were against mortgage brokers and loan officers.

Order or Case Number	Name	Date	Type of Action
M2009-709	Allied Mortgage Group, Inc. dba Loan Star Mortgage Bala Cynwyd, PA	10-02-09	Notice of intent to deny mortgage broker certificate of registration renewal
M2009-840	Allied Mortgage Group, Inc. dba Loan Star Mortgage Bala Cynwyd, PA	10-01-09	Notice of intent to deny Ohio Mortgage Loan Act certificate of registration renewal
2009-707 (2006 & 2007 CE)	Brent E. Amburgy Mason, OH	10-07-09	Settlement agreement - loan officer failed to comply with continuing education requirements; assessed \$1,000
M2009-838	American Home Mortgage Lending Solutions, Inc. Irving, TX	10-29-09	Settlement and consent order with Ohio Mortgage Loan Act registrant; assessed \$300
M2009-693	Igor Babamovski Gahanna, OH	10-06-09	Notice of intent to deny loan officer license
M2009-849	Boardman Coin, Jewelry & Estate Buyers, Inc. Boardman, OH Niles, OH	10-07-09	Notice of intent to issue cease and desist order against precious metals dealer for unlicensed activity
M2009-778	Dorothy J. Boyce Dayton, OH	10-09-09	Notice of intent to deny loan officer license
M2009-837	Caliber Funding, LLC Scottsdale, AZ	10-21-09	Settlement and consent order with Ohio Mortgage Loan Act registrant; assessed \$300
2009-529 (2004 CE)	Tracey M. Cardina Mentor, OH	10-19-09	Settlement agreement - loan officer failed to comply with continuing education requirements; assessed \$500
M2009-695	Jae H. Cha Lewis Center, OH	10-05-09	Notice of intent to deny loan officer license
M2009-851	Mark C. Cichanski, Sr., dba Cirelli Jewelers Boardman, OH	10-07-09	Notice of intent to issue cease and desist order against precious metals dealer for unlicensed activity
2009-906	Randy L. Clouser Greenfield, OH	10-28-09	Notice of intent to deny loan officer license renewal
M2009-820	James R. Consorti Cincinnati, OH	10-23-09	Notice of intent to deny loan officer license
M2009-787	Larry W. Cook Cincinnati, OH	10-07-09	Summary suspension and notice of intent to deny loan officer license renewal for failure to

			comply with continuing education requirements
M2009-509	J. Frank Copeland Akron, OH	10-07-09	Summary suspension and notice of intent to deny loan officer license renewal for failure to comply with continuing education requirements
0032560.001	Christopher W. Coriell Cincinnati, OH	10-09-09	Settlement agreement - loan officer assessed \$500
002560.001 (2007 & 2008 CE)	Christopher W. Coriell Cincinnati, OH	10-28-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$1000
M2009-706	Michael A. Cox Cincinnati, OH	10-28-09	Final order denying loan officer license
022300.001 (2007& 2008 CE)	David C. Daniels Morrow, OH	10-07-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$1,000
2009-908	Cynthia A. Di Lauro Uniontown, OH	10-09-09	Notice of intent to deny loan officer license renewal
M2009-644	Diann Dillingham Fairfield, OH	10-30-09	Notice of intent to deny loan officer license
M2009-97	Jeremy R. Doering Las Vegas, NV	10-06-09	Notice of intent to deny loan officer license renewal
M2009-91	E Lending Corp. Parma, OH	10-01-09	Final order continuing suspension and denying renewal of mortgage broker certificate of registration
M2008-118	Michael W. Elsasser Middletown, OH	10-26-09	Final order assessing \$4,000 against loan officer
M2008-792	Thomas H. Dorn dba First Choice Coin & Jewelry Boardman, OH	10-07-09	Notice of intent to issue cease and desist order against precious metals dealer for unlicensed activity
M2009-836	Firstagain, LLC San Diego, CA	10-15-09	Settlement and consent order with Ohio Mortgage Loan Act registrant; assessed \$300
023299.002 (2005 CE)	Joshua T. Fitzwater Canton, GA	10-26-09	Settlement agreement – loan officer failed to comply with continuing education; assessed \$500
M2009-283	Jacqueline J. Gilts Findlay, OH	10-27-09	Final order terminating summary suspension and notice of intent to deny loan officer license renewal
005934-2008 CE	Jacqueline J. Gilts Findlay, OH	10-26-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-776	Michael L. Hamm Cincinnati, OH	10-08-09	Notice of intent to deny loan officer license
M2008-337	Joseph M. Heister Mason, OH	10-26-09	Final order denying loan officer license renewal; assessed

				\$2,500
M2009-774	Richard A. Hirsch Bexley, OH	10-23-09	Notice of intent to deny loan officer license	
M2009-789	Joseph E. Howard Gahanna, OH 43230	10-01-09	Summary suspension and notice of intent to deny loan officer license for failure to comply with continuing education requirements	
027276 (2008 CE)	Joseph E. Howard Gahanna, OH	10-30-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500	
024605.000 (2008 CE)	Tracy M. Howett Bear, DE	10-20-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500	
003155.002 (2003 CE)	Jerald A. Humiston Wadsworth, OH	10-15-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500	
003155.002	Jerald A. Humiston Wadsworth, OH	10-15-09	Settlement agreement – loan officer assessed \$500	
M2009-927	Roger J. Jenkins Cincinnati, OH	10-28-09	Notice of intent to deny loan officer license renewal	
M2009-876	Ike H. Kelley Dayton, OH	10-29-09	Notice of intent to deny loan officer license renewal	
M2008-336	Kemper Mortgage, Inc. Miamisburg, OH	10-23-09	Settlement and consent order with mortgage broker; assessed \$5,000	
M2009-943	Krupa Three, Inc. dba Old Brooklyn Food Market Cleveland, OH	10-23-09	Notice of intent to refuse check cashing license	
M2009-924	Miranda K. Little Waverly, OH	10-09-09	Notice of intent to deny loan officer license renewal	
M2009-905	James M. Long Columbus, OH	10-27-09	Notice of intent to deny loan officer license renewal	
M2009-888	Barry P. Lowe Sylvania, OH	10-09-09	Notice of intent to deny loan officer license renewal	
M2009-901	Eunice Lucas Fairfield, OH	10-27-09	Notice of intent to deny loan officer license renewal	
M2009-160	Patrick V. Luck Cincinnati, OH	10-08-09	Notice of intent to deny loan officer license	
M2009-925	Gina L. Lynch Gahanna, OH	10-08-09	Notice of intent to deny loan officer license renewal	
M2009-899	Pamela K. Lynch Huber Heights, OH	10-27-09	Notice of intent to deny loan officer license renewal	
M2009-939	Rhonda L. Macuga Avon Lake, OH	10-29-09	Notice of intent to deny loan officer license renewal	
M2009-897	Troy V. Mapel Dayton, OH	10-08-09	Notice of intent to deny loan officer license renewal	

M2009-830	Marathon Premium Finance Co., LLC O'Fallon, IL	10-09-09	Notice of intent to refuse insurance premium finance license renewal
M2009-830	Marathon Premium Finance Co., LLC O'Fallon, IL	10-20-09	Settlement and consent order with insurance premium finance licensee; assessed \$300
M2009-622	Rosanna Martino Uhde Brecksville, OH	10-07-09	Summary suspension and notice of intent to deny loan officer license for failure to comply with continuing education requirements
M2009-900	Damien A. Mazza Mount Vernon, OH	10-27-09	Notice of intent to deny loan officer license renewal
M2009-802	Helen C. McCain Oak Hill, OH	10-01-09	Summary suspension and notice of intent to deny loan officer license renewal for failure to comply with continuing education requirements
002686.000 (2008 CE)	Helen C. McCain Oak Hill, OH	10-26-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-802	Helen C. McCain Oak Hill, OH	10-27-09	Final order terminating summary suspension and notice of intent to deny loan officer license renewal
M2009-898	Joseph M. Milas Oberlin, OH	10-27-09	Notice of intent to deny loan officer license renewal
004681.001 (2008 CE)	Patrick D. Miller Hamilton, OH	10-28-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
004681.001 (2006 CE)	Patrick D. Miller Hamilton, OH	10-28-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-912	Paulette Miller Columbus, OH	10-09-09	Notice of intent to deny loan officer license renewal
M2009-923	Jeremy P. Montgomery Columbus, OH	10-27-09	Notice of intent to deny loan officer license renewal
M2009-940	Dionne E. Moss Garfield Heights, OH	10-29-09	Notice of intent to deny loan officer license renewal
M2009-926	Gregory R. Myers Brunswick, OH	10-09-09	Notice of intent to deny loan officer license renewal
M2009-887	Walter E. Myers Columbus, OH	10-09-09	Notice of intent to deny loan officer license renewal
003612.001 (2008 CE)	Laurie E. Nash Canton, OH	10-28-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-913	Jack L. Newman Rocky River, OH	10-29-09	Notice of intent to deny loan officer license renewal
M2009-703	Marc L. Newpoff	10-06-09	Notice of intent to deny loan

	Columbus, OH		officer license
004935.001 (2008 CE)	Kari L. Olech Columbus, OH	10-06-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-721	Clara Papp Sagamore Hills, OH	10-07-09	Summary suspension and notice of intent to deny loan officer license renewal
M2009-890	Lyle M. Pearson Union City, OH	10-09-09	Notice of intent to deny loan officer license renewal
M2009-777	Timothy C. Pitman Westerville, OH	10-01-09	Notice of intent to deny loan officer license
030046.001 (2008 CE)	Jamie L. Praetzel Columbus, OH	10-05-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-598	John C. Regg Fairfield, OH	10-28-09	Final order denying loan officer license
M2009-863	Alecia R. Ricker Fairfield, OH	10-29-09	Notice of intent to deny loan officer license
M2009-807	Robert L. Rigsby II Amherst, OH	10-23-09	Notice of intent to deny loan officer license
M2009-729 (2008 CE)	Johnny Rivera Lorain, OH	10-09-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-883	Kellie R. Roberts Middletown, OH	10-09-09	Notice of intent to deny loan officer license renewal
M2009-894	Troy J. Ross Oxford, OH	10-27-09	Notice of intent to deny loan officer license renewal
M2009-805	Cindy L. Rouse Fort Mitchell, KY	10-01-09	Summary suspension and notice of intent to deny loan officer license renewal
M2009-805	Cindy L. Rouse Fort Mitchell, KY	10-27-09	Final order terminating suspension and notice of intent to deny loan officer license renewal
M2009-938	Matthew B. Rubin Westlake, OH	10-29-09	Notice of intent to deny loan officer license renewal
M2009-699	Michael J. Rudolph Twinsburg, OH	10-01-09	Notice of intent to deny loan officer license
M2009-929	Amy K. Sanders Columbus, OH	10-09-09	Notice of intent to deny loan officer license renewal
M2009-666	Save on Beer, Inc. North Randall, OH	10-22-09	Agreed cease and desist order with check casher
M2009-785	John G. Saylor Fairfield, OH	10-23-09	Notice of intent to deny loan officer license
M2009-915	Michaela S. Schober Columbus, OH	10-28-09	Notice of intent to deny loan officer license renewal

M2009-914	Anthony L. Seawright Eastlake, OH	10-27-09	Notice of intent to deny loan officer license renewal
M2009-909	Michael J. Sekol Youngstown, OH	10-29-09	Notice of intent to deny loan officer license renewal
M2009-704	Angela M. Serrano Olmsted Township, OH	10-01-09	Notice of intent to deny loan officer license
M2009-891	Timothy L. Shaheen Westerville, OH	10-05-09	Notice of intent to deny loan officer license renewal
M2009-891	Timothy L. Shaheen Westerville, OH	10-23-09	Final order terminating notice of intent to deny loan officer license
0022639.001 (2006 CE)	Jennifer H. Sheil Milford, OH	10-19-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-779	John R. Shine Westerville, OH	10-01-09	Notice of intent to deny loan officer license
M2009-896	Betty C. Shoop Milford, OH	10-09-09	Notice of intent to deny loan officer license renewal
M2009-736	Dawn R. Sims Springboro, OH	10-07-09	Summary suspension and notice of intent to deny loan officer license renewal for failure to comply with continuing education requirements
M2009-892	Steven L. Skeens Fairfield, OH	10-01-09	Notice of intent to deny loan officer license renewal
M2009-930	Justin W. Smith Wooster, OH	10-29-09	Notice of intent to deny loan officer license renewal
M2009-843	Stephen T. Smith Clermont, FL	10-01-09	Summary suspension and notice of intent to deny loan officer license renewal
M2009-843	Stephen T. Smith Clermont, FL	10-27-09	Final order terminating summary suspension and notice of intent to deny loan officer license renewal
M2009-928	Donita L. Sowell Columbus, OH	10-09-09	Notice of intent to deny loan officer license renewal
004141.001 (2006 CE)	Eric W. J. Stansifer Lewis Center, OH	10-06-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-741	Karl P. Stefanoff Strongsville, OH	10-26-09	Final order denying loan officer license
M2009-903	Stephen W. Steffensen Akron, OH	10-27-09	Notice of intent to deny loan officer license renewal
M2009-932	Kimberly K. Steidinger-Sommer Powell, OH	10-09-09	Notice of intent to deny loan officer license renewal
M2009-910	Carrie L. Steiner Akron, OH	10-28-09	Notice of intent to deny loan officer license renewal
M2009-941	Ryan P. Stone Fishers, IN	10-29-09	Notice of intent to deny loan officer license renewal

026962.001 (2006 CE)	Diane K. Stroud Grove City, OH	10-27-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-738	Kimberlyn M. Stuckey West Chester, OH	10-07-09	Summary suspension and notice of intent to deny loan officer license renewal
M2009-889	Gary M. Tackett Fairborn, OH	10-05-09	Notice of intent to deny loan officer license renewal
M2009-904	Chester F. Talarczyk Berea, OH	10-27-09	Notice of intent to deny loan officer license renewal
M2009-859	Julie L. Taylor Upper Arlington, OH	10-09-09	Notice of intent to deny loan officer license
M2008-790	Mike Miller dba The Coin Shop Boardman, OH	10-07-09	Notice of intent to issue cease and desist order against precious metals dealer for unlicensed activity
M2009-911	Frank B. Thompson Cincinnati, OH	10-29-09	Notice of intent to deny loan officer license renewal
M2009-935	Ted D. Toothman Bloomingdale, OH	10-29-09	Notice of intent to deny loan officer license renewal
501538	Tower Mortgage Corporation Columbus, OH	10-30-09	Settlement agreement with Ohio Mortgage Loan Act registrant; assessed \$300
M2009-754	Tower Mortgage Corporation dba Physician Loans Columbus, OH	10-01-09	Notice of intent to refuse Ohio Mortgage Loan Act certificate of registration renewal
M2009-839	U.S. Housetech, Inc. El Segundo, CA	10-05-09	Notice of intent to deny Ohio Mortgage Loan Act certificate of registration renewal
M2009-824	U.S.A. Mortgage Corporation Cuyahoga Falls, OH	10-01-09	Notice of intent to deny mortgage broker certificate of registration renewal
M2009-902	Paul G. Vargo, Jr. Bay Village, OH	10-29-09	Notice of intent to deny loan officer license renewal
010174.000-2008 CE	William J. Vuletich Youngstown, OH	10-28-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-895	Michael R. Ward Columbus, OH	10-09-09	Notice of intent to deny loan officer license renewal
M2009-821	Steven F. Welty Brookpark, OH	10-09-09	Notice of intent to deny loan officer license
M2009-916	Cynthia L. Williams Columbus, OH	10-28-09	Notice of intent to deny loan officer license renewal
M2009-919	Angela T. Wilson Beachwood, OH	10-08-09	Notice of intent to deny loan officer license renewal
M2009-885	Christopher R. Wortman Westerville, OH	10-09-09	Notice of intent to deny loan officer license renewal
M2009-886	Kevin P. Young Galloway, OH	10-09-09	Notice of intent to deny loan officer license renewal

035152.001 (2008 CE)	Michael D. Young Columbus, OH	10-02-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-907	Anthony C. Zielinski Parma, OH	10-09-09	Notice of intent to deny loan officer license renewal
M2009-907	Anthony C. Zielinski Parma, OH	10-26-09	Final order terminating notice of intent to deny loan officer license renewal
M2009-931	Audrey L. Zoellner Milan, OH	10-09-09	Notice of intent to deny loan officer license renewal

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 web site along with the termination order or settlement agreement.