

**OHIO DEPARTMENT OF COMMERCE****INFORMATION RELEASE****Division of Financial Institutions Orders and Enforcement Actions****November 1, 2010 to November 30, 2010**

During the month of November 2010, the Consumer Finance Section of the Division took 35 administrative enforcement actions against registrants and licensees. All but three of these actions were against mortgage brokers, loan originators under the Ohio Mortgage Broker Act, and mortgage loan originators\* under the Ohio Mortgage Loan Act. For calendar year 2010, 440 or 84 percent of the 522 administration actions issued by the Consumer Finance Section were against mortgage brokers, loan originators and mortgage loan originators.

<b>Order or Case Number</b>	<b>Name</b>	<b>Date</b>	<b>Type of Action</b>
M2010-364	Abdelsalam Ali dba A&F Food Market Cleveland OH	11-19-10	Final order refusing check cashing license
006878.001 (2008 CE)	Mark A. Alexander Hinckley OH	11-23-10	Settlement agreement - loan originator failed to comply with continuing education requirements; assessed \$500
M2009-38	Mary E. Bradley Medina OH	11-29-10	Final order against mortgage broker operations manager to cease and desist
015159.001 (2007 & 2008 CE)	Kevin L. Brown Covington KY	11-19-10	Settlement agreement - loan originator failed to comply with continuing education requirements; assessed \$1,000
M2010-470	Kevin L. Brown Covington KY	11-29-10	Final order terminating notice of intent to refuse loan originator license
M2010-233	Timothy R. Bullock Cuyahoga Falls OH	11-19-10	Notice of intent to refuse loan originator license renewal/ mortgage loan originator license
007728.001 (2007 & 2008 CE)	Jason J. Calcidise Lebanon OH	11-01-10	Settlement agreement - loan originator failed to comply with continuing education requirements; assessed \$1,000
M2010-673	Mark A. Carroll Cincinnati OH	11-29-10	Notice of intent to refuse loan originator license
M2010-891	Michael Bennett dba Collectors Palace Streetsboro OH	11-05-10	Notice of intent to issue order to cease and desist/refuse precious metals dealer's license
020647.000 (2009 CE)	John W. Cornett, Jr. Union KY	11-23-10	Settlement agreement - loan originator failed to comply with continuing education requirements; assessed \$500
002830.001 (2006 CE)	Daniel W. Godsey Fairfield OH	11-18-10	Settlement agreement - loan originator failed to comply with continuing education requirements; assessed \$500
031121.001 (2007 & 2008 CE)	David A. Grill Atlanta GA	11-18-10	Settlement agreement - loan originator failed to comply with continuing education requirements; assessed \$1,000
2010-748	Deborah L. Grooms Hillsboro OH	11-29-10	Notice of intent to refuse loan originator license renewal

M2010-986	Barbara D. Hoffman Lebanon OH	11-19-10	Notice of intent to refuse mortgage loan originator license
M2010-543	Mario M. Jackson Columbus OH	11-02-10	Final order refusing loan originator license renewal
M2009-946	William M. James Medina OH	11-29-10	Final order refusing loan originator license
2010-746	Marilyn Y. Jeffers Lancaster OH	11-29-10	Notice of intent to refuse loan originator license renewal
M2010-628	Craig R. Johnson Stow OH	11-19-10	Notice of intent to refuse loan originator & mortgage loan originator licenses
M2010-809	Richard P. Kopronica Lakewood OH	11-29-10	Notice of intent to refuse loan originator license
M2010-928	John W. Link, III Willowick OH	11-19-10	Notice of intent to refuse mortgage loan originator license
011716.001 (2005 CE)	Lawrence E. Longworth Erlanger KY	11-18-10	Settlement agreement - loan originator failed to comply with continuing education requirements; assessed \$500
034463.001 (2008 CE)	Brian A. Lyncha Medina OH	11-23-10	Settlement agreement - loan originator failed to comply with continuing education requirements; assessed \$500
MLO.006069 (2007 CE)	Brian D. Massie Beavercreek OH	11-18-10	Settlement agreement - mortgage loan originator failed to comply with continuing education requirements; assessed \$500
M2010-913	Lynn A. Mazze-Trunkett Lorain OH	11-29-10	Notice of intent to refuse mortgage loan originator license
M2009-1073	John T. Milowe Columbus OH	11-02-10	Final order refusing loan originator license
M2010-883	Joseph M. Miramonti Mason OH	11-03-10	Final order terminating notice of intent to refuse loan originator license renewal
M2010-491	Bryan S. Niklas Sagamore Hills OH	11-19-10	Final order refusing loan originator license renewal
023406.003 (2009 CE)	Eduardo G. Perez, Jr. Woodstock GA	11-16-10	Settlement agreement - loan originator failed to comply with continuing education requirements; assessed \$500
019896.001 (2007 & 2008 CE)	Dennis D. Reed Mansfield OH	11-29-10	Settlement agreement - loan originator failed to comply with continuing education requirements; assessed \$1,000
003633.001 (2009 CE)	William B. Rosenberg Monroe OH	11-05-10	Settlement agreement - loan originator failed to comply with continuing education requirements; assessed \$500
M2010-912	John C. Schramm Rossford OH	11-29-10	Notice of intent to refuse mortgage loan originator license
100153:2008-2010CE	Star Pawn Shop, Inc.	11-22-10	Settlement agreement -

	Findlay OH		pawnbroker failed to comply with continuing education requirements; assessed \$600
018585.001 (2004 & 2005 CE)	Christina M. Stevens Cincinnati OH	11-18-10	Settlement agreement - loan originator failed to comply with continuing education requirements; assessed \$1,000
M2009-1111	Christopher R. Tellis Aliso Viejo CA	11-19-10	Final order refusing loan originator license
005185.001 (2003 CE)	Donald T. Voss Marysville OH	11-18-10	Settlement agreement - loan originator failed to comply with continuing education requirements; assessed \$500

\*"Loan originators" are licensed pursuant to the Ohio Mortgage Broker Act whereas "mortgage loan originators" are licensed pursuant to the Ohio Mortgage Loan Act. An individual may need to be licensed under both Acts.

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.