

**OHIO DEPARTMENT OF COMMERCE
INFORMATION RELEASE**

**Division of Financial Institutions Orders and Enforcement Actions
June 1, 2009 to June 30, 2009**

During the month of June 2009, the Consumer Finance Section of the Division took 65 administrative enforcement actions against registrants and licensees. All but seven of these actions were against mortgage brokers and loan officers. Year to date, 276 or 88 percent of the total 315 administration actions issued by the Consumer Finance Section were against mortgage brokers and loan officers.

Order or Case Number	Name	Date	Type of Action
M2009-268	1 st Priority Mortgage, Inc. Dayton OH	06-16-09	Final order terminating summary suspension of mortgage broker certificate of registration for failure to maintain bond
M2008-737	Abundant Life Mortgage & Financial Services, Incorporated dba ALM Mortgage Reynoldsburg OH	06-05-09	Final order revoking mortgage broker certificate of registration and imposing fine; assessed \$4,000
M2009-514	Ameribuck\$ LLC Columbus OH	06-05-09	Settlement and consent with Ohio Mortgage Loan Act registrant
M2009-113	American Mortgage & Loan, LLC Elyria OH	06-25-09	Settlement and consent with mortgage broker for failure to have operations manager; assessed \$750
M2009-423	Simon Y. Amor Cincinnati OH	06-01-09	Summary suspension and notice of intent to deny renewal of loan officer for failure to comply with continuing education requirements
M2009-229	Caveh Azadeh Cincinnati OH	06-29-09	Settlement and consent with loan officer; assessed \$1,000
022622-2007CE	Christopher P. Beach Kettering OH	06-08-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-100	Adam J. Casbarro Hilliard OH	06-16-09	Final order denying loan officer license
M2009-348	Central Clearing Co./Cash Now, Partners, Limited Partnership dba Cash Connection Toledo OH	06-26-09	Notice of intent to deny short-term lender license renewal and impose fine
M2009-348	Central Clearing Co./Cash Now, Partners, Limited Partnership dba Cash Connection Toledo OH	06-26-09	Settlement and consent with short-term lender; assessed \$20,000
LO 020647.000 (2008 CE)	John W. Cornett Union KY	06-19-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
021474.001-2008CE	David M. Cox Garrettsville OH	06-23-09	Settlement agreement – loan officer failed to comply with

			continuing education requirements; assessed \$500
2009-427 (2007 & 2008CE)	Michael C. Davis Johnstown OH	06-05-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$1,000
M2009-237	Walla D. Disbennett Centerburg OH	06-19-09	Summary suspension and notice of intent to deny loan officer license renewal
M2009-353 (2008 CE)	Richard D. Engle Morrow OH	06-03-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
2009-76 (2006 & 2007 CE)	Randall M. Evans, Jr. Delaware OH	06-01-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$1,000
M2009-76	Randall M. Evans, Jr. Delaware OH	06-01-09	Final order terminating notice of intent to deny loan officer license
027682 (2008 CE)	James P. Gardner Coral Springs FL	06-16-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-157	Gene R. Weihl, II dba Insta-Cash Belpre OH	06-23-09	Settlement and consent for unlicensed Ohio Mortgage Loan Act activity; assessed \$20,000
MB 803047 (2008 CE)	Great American Mortgage Banc, Inc. Hamilton OH	06-29-09	Settlement agreement – mortgage broker failed to require operations manager to comply with continuing education requirements; assessed \$500
M2009-424	Michael P. Greff Bexley OH	06-01-09	Summary suspension and notice of intent to deny loan officer license renewal for failure to comply with continuing education requirements
M2009-424	Michael P. Greff Bexley OH	06-19-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-454 (2008 CE)	Paul B. Hanselman Tipp City OH	06-19-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-227	Jeffrey D. Herr Cincinnati OH	06-16-09	Final order revoking loan officer license
2009-75 (2004 & 2005 CE)	Mark D. Herrera Lorain OH	06-05-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$1,000
031842.000 (2008 CE)	Mark E. Hoagland Laguna Niguel CA	06-05-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-456	Barbara D. Hoffman	06-01-09	Summary suspension and notice

	Lebanon OH		of intent to deny loan officer license renewal for failure to comply with continuing education requirements
LO 035640.000 (2008 CE)	Jamie L. Holland Jupiter FL	06-05-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
MB 803505 (2008 CE)	Home Loan Center USA, Inc. dba Lendingtree Loans Irvine CA	06-23-09	Settlement agreement – mortgage broker failed to require operations manager to comply with continuing education requirements; assessed \$500
M2008-531	Humbert Mortgage, Inc. Cincinnati OH	06-15-09	Settlement and consent with mortgage broker
M2009-336	Aloysius J. Humbert, Jr. Cincinnati OH	06-15-09	Settlement and consent with loan officer/operations manager
031838.000-2008 CE	Joseph S. Illiano Anaheim Hills CA	06-16-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
LO 009567.000 (2008 CE)	Jamie L. Kauffman Columbus OH	06-16-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-573	Kendri's LLC dba Colortyme Cash Loans Middletown OH	06-23-09	Settlement and consent with Ohio Mortgage Loan Act registrant
M2009-572	Kirkwood Enterprises, Inc. dba Cash Plus #151 Hamilton OH	06-01-09	Settlement and consent with Ohio Mortgage Loan Act registrant
022794.000-2008 CE	Emil T. Kokolari Olmsted Falls OH	06-09-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
001731.001-2008CE	Gregg A. Malarkey Dublin OH	06-16-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-448	Deanna M. Martin Columbus OH	06-19-09	Notice of intent to deny loan officer license
M2008-754	Richard L. Massey Cincinnati OH	06-29-09	Notice of intent to issue cease & desist against loan officer
005044.000 (2008 CE)	George L. McGuire, Jr. Hamilton OH	06-29-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-408	Julie A. McMillin Columbia MD	06-19-09	Summary suspension and notice of intent to deny loan officer license renewal for failure to comply with continuing education requirements

003497.001 (2007 & 2008 CE)	Mark E. Neuhaus Cincinnati OH	06-19-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$1,000
MB 803782 (2008 CE)	Newport Shores Mortgage, Inc. Lutherville MD	06-16-09	Settlement agreement – mortgage broker failed to require operations manager to comply with continuing education requirements; assessed \$500
MB 803758 (2008 CE)	Ocwen Loan Servicing, LLC West Palm Beach FL	06-16-09	Settlement agreement – mortgage broker failed to require operations manager to comply with continuing education requirements; assessed \$500
LO 026517.001 (2008 CE)	Mark J. Petersen West Chester OH	06-05-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
803865 (2008 CE)	Polaris Mortgage Group, Inc. Fairfield OH	06-16-09	Settlement agreement – mortgage broker failed to require operations manager to comply with continuing education requirements; assessed \$500
MB 803628 (2008 CE)	Quinstreet Media, Inc. Reno NV	06-01-09	Settlement agreement – mortgage broker failed to require operations manager to comply with continuing education requirements; assessed \$500
MB8802662	Residential Finance Corporation Columbus OH	06-19-09	Settlement agreement – mortgage broker failed to require operations manager to comply with continuing education requirements; assessed \$500
M2009-134	Residential Loan Centers of America, Inc. Des Plaines IL	06-23-09	Final order terminating summary suspension of mortgage broker certificate of registration for failure to maintain bond
M2008-587	Thomas J. Richardson Loveland OH	06-19-09	Final order denying loan officer license
015575.000 (2008 CE)	Michael W. Riebel Worthington OH	06-01-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
032053.000-2008CE	Tamy L. Shaw Pleasanton CA	06-01-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
MB 803192 (2008 CE)	Sierra Home Loans, LLC Fort Mitchell KY	06-01-09	Settlement agreement – mortgage broker failed to require operations manager to comply with continuing education requirements; assessed \$500
M2008-629	Jonathan M. Sizemore, Jr. Springboro OH	06-19-09	Final order to loan officer to cease and desist
LO 017160.000 (2008 CE)	Mary H. Snyder Baltimore MD	06-16-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500

M2009-224	John S. Thompson Cincinnati OH	06-29-09	Settlement and consent with loan officer; assessed \$3,000
803496 (2008 CE)	Transcontinental Lending Group, Inc. Deerfield Beach FL	06-29-09	Settlement agreement – mortgage broker failed to require operations manager to comply with continuing education requirements; assessed \$500
M2009-121	Trotwood Payday Advance, Inc. Trotwood OH	06-29-09	Amended notice of intent to deny short-term lender license renewal and impose fine
M2009-359	Phenon Walker North Olmsted OH	06-19-09	Summary suspension and notice of intent to deny loan officer license renewal
M2009-205	Stephanie P. Warner-Wilkins Canal Winchester OH	06-01-09	Amended notice of intent to deny loan officer license
M2009-360	West Shore Realty Lenders, Inc. Lakewood OH	06-19-09	Summary suspension and notice of intent to deny mortgage broker certificate of registration renewal
2009-429 (2007 CE)	Audri L. White Shaker Heights OH	06-16-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
010791 (2006 & 2007 CE)	Yvonne L. Wilmoth Covington OH	06-08-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$1,000
M2009-343	Victor Yefremenko Mayfield Heights OH	06-01-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
032993 (2008 CE)	Mark D. Zura Lakewood OH	06-05-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500

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.