

**OHIO DEPARTMENT OF COMMERCE
INFORMATION RELEASE**

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

During the month of July 2009, the Consumer Finance Section of the Division took 43 administrative enforcement actions against registrants and licensees. All but 15 of these actions were against mortgage brokers and loan officers. Year to date, 311 or 87 percent of the total 358 administration actions issued by the Consumer Finance Section were against mortgage brokers and loan officers.

Order or Case Number	Name	Date	Type of Action
M2009-534	Advantage Credit Counseling Service, Inc. Pittsburgh PA	07-08-09	Notice of intent to deny renewal of credit service organization
M2009-534	Advantage Credit Counseling Service, Inc. Pittsburgh PA	07-27-09	Consent order with credit service organization; assessed \$500
MB 803412 (2008 CE)	Apex Lending, Inc. Clearwater FL	07-17-09	Settlement agreement – mortgage broker failed to require operations manager to comply with continuing education requirements; assessed \$500
MB 803942 (2008 CE)	Belac, Inc. Florence KY	07-21-09	Settlement agreement – mortgage broker failed to require operations manager to comply with continuing education requirements; assessed \$500
M2009-593	Cheryl A. Lavy dba EZ Cash Advance II Grove City OH	07-17-09	Notice of intent to fine and issue cease and desist order against small loan licensee
M2009-593	Cheryl A. Lavy dba EZ Cash Advance II Grove City OH	07-17-09	Consent order against small loan licensee; assessed \$10,000
LO 0016270.001 (2008 CE)	James R. Claxton, Jr. Union KY	07-21-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-222	Community Lending Solutions, Inc. Wadsworth OH	07-10-09	Summary suspension and notice of intent to deny renewal of mortgage broker
M2009-467 (2008 CE)	Daniel R. Crossland Akron OH	07-16-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2008-514	Deborah A. Dicks Solon OH	07-10-09	Notice of intent to deny loan officer license renewal
M2009-91	E Lending Corp. Parma OH	07-10-09	Summary suspension and notice of intent to deny renewal of mortgage broker certificate of registration
M2008-284	Eaman, Inc. Cleveland OH	07-31-09	Notice of intent to deny check cashing license
M2008-12	Eden Oil, Inc. Cleveland OH	07-31-09	Notice of intent to deny check cashing license

M2009-571	Kevin J. Gainer Macedonia OH	07-16-09	Amended notice of intent to fine and deny loan officer license renewal
027928.000 (2008 CE)	Gary A. Grabowski Cleveland OH	07-08-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2008-555	Pierre D. Haber Columbus OH	07-06-09	Notice of intent to deny loan officer license renewal
M2009-319	Marcus A. Hairston Columbus OH	07-16-09	Notice of intent to deny loan officer license for failure to comply with continuing education requirements
M2009-599	James N. Hart Euclid OH	07-16-09	Notice of intent to deny loan officer license for failure to comply with continuing education requirements
M2009-677	Brian E. Heibel Galloway OH	07-06-09	Notice of intent to cease and desist against loan officer
M2009-282	Grace M. Himmelright Mentor OH	07-08-09	Summary suspension and notice of intent to deny loan officer license renewal for failure to comply with continuing education requirements
M2009-665	Mario M. Jackson Columbus OH	07-08-09	Summary suspension and notice of intent to deny loan officer license renewal for failure to comply with continuing education requirements
M2007-703	Jason Y. Krasnow Powell OH	07-10-09	Final order denying loan officer license
M2009-663	David M. Laemmler Grove City OH	07-08-09	Summary suspension and notice of intent to deny loan officer license renewal for failure to comply with continuing education requirements
M2009-620 (2004 CE)	Andrew R. Loewendick Columbus OH	07-27-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-337	Daniel O. Maney Columbus OH	07-27-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2008-754	Richard L. Massey Cincinnati OH	07-31-09	Consent order with loan officer
M2008-500	Brian A. Mathoslah Strongsville OH	07-06-09	Final order permanently revoking loan officer license
M2009-710	Mark D. McCool Lawrenceburg IN	07-16-09	Notice of intent to deny loan officer license renewal
M2009-338	Shannon M. Miller Delaware OH	07-10-09	Final order denying loan officer license
M2009-344	Milagros Mojica Berea OH	07-06-09	Notice of intent to deny loan officer license

M2009-234	Craig A. Montgomery Elyria OH	07-10-09	Notice of intent to deny loan officer license
M2009-447	David J. Moore Amherst OH	07-08-09	Settlement agreement with mortgage broker
M2009-451	Paula E. Murray Sulphur Springs TX	07-10-09	Notice of intent to deny loan officer license
M2009-218	New Wave Lending Corp. Akron Oh	07-10-09	Summary suspension and notice of intent to deny mortgage broker certificate of registration renewal for failure to maintain bond
M2009-218	New Wave Lending Corp. Akron Oh	07-15-09	Final order terminating summary suspension and notice of intent to deny mortgage broker certificate of registration
M2009-634 (2007 CE)	Joan M. O'Brien Painesville OH	07-28-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-530	Brian D. O'Donnell Mentor on the Lake OH	07-16-09	Notice of intent to deny loan officer license for failure to comply with continuing education requirements
M2009-628 (2007 CE)	Emily J. Quatman Columbus OH	07-31-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-549 (2007 CE)	Andrew E. Rhoades Upper Arlington OH	07-16-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2009-465	The National Gold and Diamond Exchange, LLC Akron OH	07-10-09	Consent order with precious metals dealer; assessed \$5,000
M2009-264	The Ohio Gold & Diamond Exchange, LLC Canton OH	07-10-09	Consent order with precious metals dealer; assessed \$5,000
M2009-681	Todd C. Ulrich Solon OH	07-10-09	Notice of intent to deny loan officer license renewal
M2009-416	Willie J. Wimbush Northfield OH	07-06-09	Notice of intent to deny loan officer 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 web site along with the termination order or settlement agreement.