



Department
of Commerce

NEWS RELEASE

John R. Kasich, Governor

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Department of Commerce**

FOR IMMEDIATE RELEASE
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OHIO DEPARTMENT OF COMMERCE

**OHIO DIVISION OF FINANCIAL INSTITUTIONS ISSUES SUMMARY
OF JUNE 2012 CONSUMER FINANCE ENFORCEMENT ACTIONS & ORDERS**

(Columbus) -- The Ohio Department of Commerce Division of Financial Institutions today released the attached summary list of orders and enforcement actions brought in June 2012 by the Division's Consumer Finance Section.

Additional information relating to these actions is available by contacting the Department.

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**OHIO DEPARTMENT OF COMMERCE
INFORMATION RELEASE**

Division of Financial Institutions Orders and Enforcement Actions

June 1, 2012 to June 31, 2012

During June 2012, the Consumer Finance Section of the Division took 14 administrative enforcement actions under the Ohio Mortgage Broker Act (OMBA) and Ohio Mortgage Loan Act (OMLA), for a 2012 calendar year total of 136 administrative actions. These include actions against mortgage brokers, OMBA mortgage banker and credit union service organization letter of exemption holders, loan originators under the OMBA, OMLA registrants, OMLA credit union service organization letter of exemption holders, and mortgage loan originators under the OMLA. Additionally, 16 administrative actions were taken against licensees in other Consumer Finance industries in June 2012 for a calendar year total of 100 actions.

Order or Case Number	Name	Date	Type of Action
M2012-41	Argo & Lehne Jewelers, Inc. Upper Arlington OH	06-05-12	Settlement agreement with precious metals dealer; assessed \$2,000
M2012-97	Brookline Lending Group, LLC dba Brookline Home Loans Dayton OH	06-12-12	Notice of intent to impose fine against mortgage broker
MLO.004872.000 (2010 CE)	Patricia Marie Brown Brecksville OH	06-27-12	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
PM.300574.000	Malcolm Barry dba Collector's Corner Chauncey OH	06-12-12	Settlement agreement with precious metals dealer; assessed \$500
MLO.007579.000 (2005 & 2006 CE)	Barbara M. Cripple Tallmadge OH	06-27-12	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$1,000
LO.002506.001 (2003 CE)	Marc S. Darby Cincinnati OH	06-25-12	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2011-543	David Follmeyer dba Dave's Coin Shop Niles OH	06-28-12	Settlement and consent order with precious metals dealer; assessed \$5,000
M2012-76	Donald Bitanga dba Bitanga's Martial Arts Center Middleport OH	06-05-12	Settlement agreement with precious metals dealer; assessed \$500
M2012-137	Donald J. Bound dba Don's Treasure Island Mentor OH	06-08-12	Notice of intent to issue cease and desist order and impose fine against precious metals dealer
002947.001 (2009 CE)	Dino N. Ferrando Aurora OH	06-25-12	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2011-755	H & L Grocery Store dba American Food & Drink Center Columbus OH	06-12-12	Notice of intent to refuse check-cashing license
LO.020383.001 (2005 & 2006 CE)	Sean P. Holbrook Cincinnati OH	06-25-12	Settlement agreement – loan originator failed to comply with continuing education requirements;

			assessed \$1,000
023775.002 (2006 & 2007 CE)	Crystal Jean Holloway Middleburg Heights OH	06-14-12	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$1,000
M2012-157	Jim Morgan dba Advantage Coins Enon OH	06-15-12	Settlement agreement with precious metals dealer; assessed \$250
031167.001 (2008 & 2009 CE)	Roger D. Johnson Columbus OH	06-12-12	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$1,000
PM.300547.000	Lee Val, Inc. dba Direct Jewelry Outlet Niles OH	06-04-12	Settlement agreement with precious metals dealer; assessed \$2,000
M2010-572	Linda's Beverage & Deli, Inc. Cleveland OH	06-01-12	Notice of intent to refuse check-cashing license
M2012-122	Lindstrom & McKenney, Inc. Town & Country MO	06-12-12	Settlement agreement with precious metals dealer; assessed \$8,000
M2012-148	Maria Binet-Batista dba Aquí Columbus OH	06-07-12	Notice of intent to refuse check-cashing license
MLO.026519.000 (2011 CE)	Richard Hayward Marshall Middleburg Heights OH	06-27-12	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2012-136	Carrie E. Meacham Westerville OH	06-13-12	Notice of intent to refuse loan originator license
M2012-104	Mortgageclose.com, Inc. Santa Ana CA	06-01-12	Notice of intent to impose fine against OMBA mortgage banker letter of exemption holder
M2012-15	William L. Wickemeier dba Mr. Bill's Fine Jewelry Norwood OH	06-21-12	Settlement and consent order with precious metals dealer; assessed \$3,000
M2012-103	Nationwide Mortgage Concepts, LLC Rancho Mirage CA	06-18-12	Notice of intent to impose fine against OMBA mortgage banker letter of exemption holder
M2012-166	Luther Beavers dba P and L Coin and Collectibles Orient OH	06-27-12	Settlement agreement with precious metals dealer; assessed \$250
M2012-105	Residential Mortgage Center, Inc. dba RMCi Financial Charlotte NC	06-01-12	Notice of intent to impose fine against OMBA mortgage banker letter of exemption holder
M2012-7	Richard J. Farmer II Hillside Pawn Shop Fremont OH	06-12-12	Notice of intent to issue order to cease and desist against pawnbroker
M2011-1121	Richard P. Johnson, Jr. dba Buried Treasures Chillicothe OH	06-14-12	Settlement and consent order with precious metals dealer; assessed \$5,000
M2012-125	Richard Sommers dba The Trading Post Uhrichsville OH	06-19-12	Settlement agreement with precious metals dealer; assessed \$500
LO.021326.001 (2010 CE)	George S. Tomko	06-29-12	Settlement agreement – loan

	North Royalton OH		originator failed to comply with continuing education requirements; assessed \$500
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*“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.