

**OHIO DEPARTMENT OF COMMERCE
INFORMATION RELEASE**

**Division of Financial Institutions Orders and Enforcement Actions
November 1, 2011 to November 30, 2011**

During November 2011, the Consumer Finance Section of the Division took 53 administrative enforcement actions under the Ohio Mortgage Broker Act (OMBA) and Ohio Mortgage Loan Act (OMLA), for a 2011 calendar year total of 513 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, 13 administrative actions were taken against licensees in other Consumer Finance industries in November 2011 for a calendar year total of 61 actions.

Order or Case Number	Name	Date	Type of Action
PM.300313.000	Douglas J. Hyde dba The Gold Rush Middletown OH	11-17-11	Settlement agreement with precious metals dealer; assessed \$6,000
LO.018018.001 (2004 CE)	Kemper R. Ansel Hilliard OH	11-04-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
033817.002 (2010 CE)	Jonathan S. Anspach Carmel IN	11-17-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2011-484	Kweli Nju Baker Surprise AZ	11-09-11	Notice of intent to refuse loan originator license renewal
PM.300225.000	Barbara Jean Hughes Defiance OH	11-15-11	Settlement agreement with precious metals dealer; assessed \$300
M2011-1021	Thomas S. Barrett, Jr. Pittsburgh PA	11-22-11	Notice of intent to refuse loan originator license
M2010-1160	Terry M. Bearden Xenia OH	11-03-11	Notice of intent to refuse loan originator license renewal
007871.001 (2009 CE)	Joshua C. Beyl Uniontown OH	11-01-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2011-551	Joshua C. Beyl Uniontown OH	11-03-11	Final order terminating notice of intent to refuse loan originator license
M2011-385	Jeffrey M. Briggs Medina OH	11-25-11	Final order terminating notice of intent to refuse loan originator license renewal
010642.002 (2006 CE)	Rebecca L. Cepluch Lawrenceburg IN	11-04-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$750
M2011-10	James E. Chapman Brunswick Hills OH	11-25-11	Final order terminating notice of intent to refuse loan originator license renewal
M2011-284	Cincinnati Fountain Square News, Inc. Cincinnati OH	11-21-11	Final order terminating notice of intent to refuse check-cashing license

M2011-380	Sean M. Clancy Newport Beach CA	11-16-11	Final order terminating notice of intent to refuse loan originator license
M2010-1261	Eileen M. Czechanski North Ridgeville OH	11-17-11	Notice of intent to refuse loan originator license renewal
PM.300489.000	David Scott O'Connell dba Steve's Buy Sell Trade Zanesville OH	11-09-11	Settlement agreement with precious metals dealer; assessed \$10,000
M2010-503	Don Blank, Inc. dba VRS Cash Advance Center Cadiz OH	11-29-11	Final order terminating notice of intent to revoke mortgage loan certificates of registration and impose fine, or, in the alternative, notice of intent to issue cease and desist order
M2011-1031	Equity Mortgage, Inc. Bainbridge OH	11-03-11	Notice of intent to revoke mortgage broker certificate of registration and impose fine
M2010-502	Fast Cash of America, Inc. dba Express Tax Place Tiffin OH	11-29-11	Final order terminating notice of intent to revoke mortgage loan certificates of registration and impose fine, or, in the alternative, notice of intent to issue cease and desist order
MB#803914.000 (2010 CE)	First Main Street Financial Indianapolis IN	11-22-11	Settlement agreement – mortgage broker failed to ensure operations manager complied with continuing education requirements; assessed \$500
2011-289	Green Mortgage, LLC Columbus OH	11-09-11	Notice of intent to fine mortgage broker registrant
2010-1283	William R. Hamilton Cincinnati OH	11-17-11	Notice of intent to refuse loan originator license renewal
012616.001 (2006 and 2007 CE)	Theresa J. Harvey Johnstown OH	11-03-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2011-49	Donald R. Hedger Franklin OH	11-09-11	Final order refusing loan originator license renewal
2011-109	Christopher D. Henson Dallas TX	11-21-11	Final order terminating notice of intent to refuse loan originator license renewal
M2010-1257	Cebastian Scott Hilton Loveland OH	11-25-11	Final order refusing loan originator license renewal
M2011-387	Keith Holmes, Sr. Sewell NJ	11-22-11	Notice of intent to refuse loan originator and mortgage loan originator license renewals
M2011-1073	Anthony M. House Marlton NJ	11-22-11	Notice of intent to refuse loan originator and mortgage loan originator licenses
M2009-171	I&I Food Inc. dba B's Shoprite Food Cleveland OH	11-25-11	Notice of intent to refuse check-cashing license and notice of intent to issue order to cease and desist
M2011-265	Jarrold D. John Huber Heights OH	11-09-11	Final order refusing loan originator license renewal

M2011-369	Bogdan Kachmar Hinckley OH	11-21-11	Final order terminating notice of intent to refuse loan originator license renewal
M2011-388	Ronald L. Keene, III East Norriton PA	11-21-11	Final order refusing loan originator and mortgage loan originator license renewals
M2011-981	David T. King Huntington Beach CA	11-22-11	Notice of intent to refuse mortgage loan originator license
M2011-932	David Kremstein Middletown DE	11-22-11	Notice of intent to refuse loan originator and mortgage loan originator licenses
PM.300392.000	La'Rox, Inc. Akron OH	11-14-11	Settlement agreement with precious metals dealer; assessed \$5,000
PM.300423.000	LDT Co., Ltd. Dayton OH	11-01-11	Settlement agreement with precious metals dealer; assessed \$5,000
M2011-1063	Martha Knittel dba Heart's Desire Portsmouth OH	11-03-11	Notice of intent to issue order to cease and desist and impose fine against unlicensed precious metals dealer
M2011-748	Gary R. McNeal Springfield OH	11-16-11	Final order terminating notice of intent to refuse loan originator license renewal
031731.001 (2010 CE)	Robert B. Meers Ravenna OH	11-30-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
CC.700672.000	MFA Investments LLC dba East Main Express Springfield OH	11-07-11	Settlement agreement with check cashing licensee; assessed \$10,000
M2011-992	Cullen Mieczkowski Willowick OH	11-22-11	Notice of intent to refuse loan originator license
LO.008424.000 (2010 CE)	Mutaz T. Mohammad Dublin OH	11-04-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
001820.001 (2010 CE)	Brian K. Moore Lexington OH	11-09-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2011-1036	National Gold and Silver Refinery, LLC Dayton OH	11-14-11	Settlement agreement with precious metals dealer; assessed \$5,000
M2010-549	Oaktree Funding Corp. Upland CA	11-25-11	Notice of intent to refuse Ohio Mortgage Broker Act mortgage banker letter of exemption
M2010-523	Kimberly A. Porter Lecanto FL	11-03-11	Final order terminating notice of intent to refuse loan originator license renewal
M2010-162	Progressive Agenda, LLC Columbus OH	11-04-11	Notice of intent to issue order to cease and desist against unlicensed precious metals dealer

M2010-162	Progressive Agenda, LLC dba Goldarama Columbus OH	11-25-11	Final order terminating notice of intent to issue order to cease and desist against unlicensed precious metals dealer
M2011-561	Benjamin W. Reynolds III Cleveland OH	11-22-11	Notice of intent to refuse loan originator license
M2009-462	RMPF Investments, LLC dba 1 st Choice Financial Washington Court House OH	11-29-11	Final order terminating amended notice of intent to revoke mortgage loan certificates of registration and impose fine, or, in the alternative, notice of intent to issue order to cease and desist
M2011-803	Aron W. Rolsen Gahanna OH	11-03-11	Final order refusing loan originator license renewal
M2011-1007	Anthony J. Sava Aurora OH	11-22-11	Notice of intent to refuse loan originator license
M2011-471	Saver's Choice Mortgage and Funding of Ohio, Inc. Westerville OH	11-25-11	Notice of intent to revoke mortgage broker certificate of registration and impose fine
M2011-830	Ryan Schultenover Columbus OH	11-09-11	Notice of intent to refuse loan originator license renewal
M2011-389	Jack A. Spaner Russell Township OH	11-16-11	Final order terminating notice of intent to refuse loan originator license renewal
LO.030077.002 (2008 and 2009 CE)	Craig Stump Fredericktown OH	11-09-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$1,000
M2011-580	Steven V. Szasz Westerville OH	11-25-11	Final order refusing loan originator license renewal
M2011-566	Brandy L. Teper Dearborn MI	11-16-11	Final order terminating notice of intent to refuse loan originator license
M2011-107	Apostoli N. Theodorou Brooklyn OH	11-21-11	Final order refusing loan originator license renewal
M2011-1029	Thomas Tope dba Acquisitions Fine Jewelry Gallipolis OH	11-16-11	Settlement agreement with precious metals dealer; assessed \$5,000
032956.001 (2009 and 2010 CE)	Edward T. Toth Cleveland OH	11-09-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$1,000
2011-417	Paul K. Vilsmeier Oreland PA	11-30-11	Final order terminating notice of intent to refuse loan originator and mortgage loan originator licenses
M2011-420	Kirill V. Volokhov Willoughby Hills OH	11-09-11	Final order refusing mortgage loan originator license
M2011-351	David R. White Pataskala OH	11-09-11	Notice of intent to refuse loan originator license renewal
LO.034613.001 (2010 CE)	Tenia M. Wilson	11-30-11	Settlement agreement – loan

	Euclid OH		originator failed to comply with continuing education requirements; assessed \$500
M2011-479	Lisa M. Wojcik Northfield OH	11-09-11	Notice of intent to refuse loan originator license renewal

*“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