

**OHIO DEPARTMENT OF COMMERCE  
INFORMATION RELEASE**

**Division of Financial Institutions Orders and Enforcement Actions  
August 1, 2007 to August 31, 2007**

<b>Order Number</b>	<b>Name</b>	<b>Date</b>	<b>Type of Action</b>
M2006-9993105	Charles J. Algeri, Jr. Broadview Heights OH	08-10-07	Final order denying loan officer application
M2007-282	Jason S. Antonick Kettering OH	08-06-07	Notice of intent to deny loan officer license renewal
LO-021648-2006CE	Craig A. Auberger Cincinnati OH	08-14-07	Settlement agreement – loan officer failed to complete continuing education for the 2006 calendar year; assessed \$500 fine
LO-015594-2006CE	Julia J. Baker Oakwood OH	08-28-07	Settlement agreement – loan officer failed to complete continuing education for the 2006 calendar year; assessed \$500 fine
M2007-377	George Beros Solon OH	08-09-07	Notice of intent to permanently revoke loan officer license
M2007-353	Robert L. Bickmeier Westerville OH	08-23-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
LO-010655-2006CE*	Todd R. Braden Wellington FL	07-27-07	Settlement agreement – loan officer failed to complete continuing education for the 2006 calendar year; assessed \$500 fine
M2007-373	Sharon F. Bramy Cincinnati OH	08-09-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-354	Dennis L. Brose Blanchester OH	08-09-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-359	Jonathan A. Burke Columbus OH	08-09-07	Notice of intent to deny loan officer license renewal
06-2768	Jack Burton Columbus OH	08-21-07	Final order denying loan officer license
M2007-82	Gilberto Camargo Fairview OH	08-22-07	Final order denying loan officer license

LO-015119-2006CE	Mark A. Cannon Dunwoody GA	08-28-07	Settlement agreement – loan officer failed to complete continuing education for the 2006 calendar year; assessed \$500 fine
MB-802100-2006CE*	Capital Financial Solutions, Inc. Youngstown OH	07-30-07	Settlement Agreement – Mortgage broker failed to comply with 2006 continuing education requirement for operations manager; assessed \$500 fine
LO-028379-2006CE	Dinyell Carroll Maple Heights OH	08-06-07	Settlement agreement – loan officer failed to complete continuing education for the 2006 calendar year; assessed \$500 fine
M2007-360	Edward B. Caudill Cincinnati OH	08-09-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2006-9993357	CBSK Financial Group, Inc. dba American Home Loans Irvine CA	08-30-07	Notice of intent to revoke mortgage broker certificate of registration
M2007-449	Chellena Food Express, Inc. Columbus OH	08-02-07	Notice of intent to deny check cashing business license
LO-025868-2006CE	Ying Chu Columbus OH	08-16-07	Settlement agreement – loan officer failed to complete continuing education for the 2006 calendar year; assessed \$500 fine
M2007-103	Toni Anne Clarke-Crew Mantua OH	08-17-07	Final order denying loan officer license
M2007-286	William T. Clemens, Jr. Niles OH	08-23-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-400	Elizabeth A. Clevenger Cincinnati OH	08-28-07	Notice of intent to deny loan officer license renewal
LO-029018-2006CE	Gail R. Coppess Columbus OH	08-24-07	Settlement agreement – loan officer failed to complete continuing education for the 2006 calendar year; assessed \$500 fine
LO-011334-2006CE	Emilio J. Cornacchione Akron OH	08-31-07	Settlement agreement – loan officer failed to complete

			continuing education for the 2006 calendar year; assessed \$500 fine
LO-024350-2006CE	Liz Covarrubias San Diego CA	08-16-07	Settlement agreement – loan officer failed to complete continuing education for the 2006 calendar year; assessed \$500 fine
006463-2005CE	Melissa R. Cracium Dillsboro IN	08-22-07	Settlement agreement – loan officer failed to complete continuing education for the 2005 calendar year; assessed \$500 fine
M2007-402	Shawn D. Crawford Columbus OH	08-14-07	Notice of intent to deny loan officer license renewal
LO-028158-2006CE*	Michael C. Davis Johnstown OH	07-30-07	Settlement agreement – loan officer failed to complete continuing education for the 2006 calendar year; assessed \$500 fine
M2007-496	Thomas G. DePhillips Stow OH	08-30-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2006-9993238	Shanise A. Dietels Tampa FL	08-03-07	Final order denying loan officer renewal
007813-2003CE	Melissa S. Donohoo Cincinnati OH	08-17-07	Settlement Agreement – Mortgage broker failed to comply with 2003 continuing education requirement for operations manager; assessed \$500 fine
M2006-9993342	David P. Eskenazi Mayfield Heights OH	08-17-07	Final order denying loan officer license
M2007-494	Larry G. Farmer Northfield OH	08-30-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-338	Fidelity Banc & Lending, Inc. Maple Heights OH	08-09-07	Notice of intent to deny mortgage broker certificate of registration renewal
M2007-338	Fidelity Banc & Lending, Inc. Maple Heights OH	08-30-07	Termination of notice of intent to deny mortgage broker certificate of registration renewal

M2007-356	Orlando Figueroa Weston FL	08-30-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
MB-801287-2006CE	First Westerville Mortgage Corporation dba First Delaware Mortgage Westerville OH	08-21-07	Settlement Agreement – Mortgage broker failed to comply with 2006 continuing education requirement for operations manager; assessed \$500 fine
M2007-173	Mark L. Frendt Westerville OH	08-14-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-68	Fusion Home Loans, Inc. Cincinnati OH	08-13-07	Final order denying mortgage broker certificate of registration
018019-2006CE	Daniel S. George Amherst OH	08-22-07	Settlement agreement – loan officer failed to complete continuing education for the 2006 calendar year; assessed \$500 fine
MB-803331-2006CE	Greater Heights Financial Group, Inc. Woodmere OH	08-03-07	Settlement Agreement – Mortgage broker failed to comply with 2006 continuing education requirement for operations manager; assessed \$500 fine
LO-028085-2006CE	Pamela A. Grooms Amelia OH	08-24-07	Settlement agreement – loan officer failed to complete continuing education for the 2006 calendar year; assessed \$500 fine
M2006-9993374	Dianne L. Groves dba Pengrove Mortgage Co. Cincinnati OH	08-07-07	Final order revoking mortgage broker certificate of registration
LO-023319-2006CE	Dalene M. Hale Sunbury OH	08-03-07	Settlement agreement – loan officer failed to complete continuing education for the 2006 calendar year; assessed \$500 fine
M2006-9992761	Sharon L. Hannahs Chippewa Lake OH	08-08-07	Notice of intent to deny loan officer license
M2007-316	Heritage Financial Group,	08-06-07	Notice of intent to revoke

	LLC Cincinnati OH		mortgage broker certificate of registration
M2007-316	Heritage Financial Group, LLC Cincinnati OH	08-24-07	Settlement and consent order; assessed \$14,000 fine
M2007-393	Debra K. Hutchinson Columbus OH	08-09-07	Notice of intent to deny loan officer license renewal
MB-802736-2006CE	Illuminati Funding Corporation Beachwood OH	08-14-07	Settlement Agreement – Mortgage broker failed to comply with 2006 continuing education requirement for operations manager; assessed \$500 fine
M2007-136	Independent Mortgage Corp. Willoughby OH	08-13-07	Final order revoking mortgage broker certificate of registration
M2006-9992944	Cane K. Jackson Elyria OH	08-08-07	Final order denying loan officer license
M2007-341	Anna M. Johnson Findlay OH	08-06-07	Notice of intent to deny loan officer license renewal
LO-016492-2006CE	Pamela J. Johnson West Chester OH	08-14-07	Settlement agreement – loan officer failed to complete continuing education for the 2006 calendar year; assessed \$500 fine
M2007-491	Adriane D. Jones Twinsburg OH	08-30-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-492	William E. Jones Shaker Heights OH	08-30-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2006-9993360	Timothy D. Kazee Maineville OH	08-17-07	Final order denying loan officer license
M2007-493	Barbara L. King New London OH	08-29-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
LO-013890-2006CE	Cynthia Kirkpatrick-Baker Rising Sun IN	08-14-07	Settlement agreement – loan officer failed to complete continuing education for the 2006 calendar year; assessed \$500 fine

M2007-249	Krystal Klear Mortgage Group, LLC Cleveland OH	08-09-07	Final order denying mortgage broker certificate of registration renewal
M2007-482	Justin M. LaCava Los Angeles CA	08-23-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
020539-2005CE	Angela Lacy Cincinnati OH	08-03-07	Settlement agreement – loan officer failed to complete continuing education for the 2005 calendar year; assessed \$500 fine
MB-803097-2006CE	Lenderlive Network, Inc. dba Mortgage Advisor Network Glendale CO	08-14-07	Settlement Agreement – Mortgage broker failed to comply with 2006 continuing education requirement for operations manager; assessed \$500 fine
M2007-490	Angelo T. Lenos Fairview Park OH	08-29-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
MB-803308-2006CE*	Lowermybills.com Santa Monica CA	07-30-07	Settlement Agreement – Mortgage broker failed to comply with 2006 continuing education requirement for operations manager; assessed \$500 fine
LO-026949-2006CE	Brian Masarik Lakewood OH	08-31-07	Settlement agreement – loan officer failed to complete continuing education for the 2006 calendar year; assessed \$500 fine
M2007-329	Bridget M. Maynard Thornville OH	08-23-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
LO-007100-2006CE*	Krista A. McCarthy Powell OH	07-30-07	Settlement agreement – loan officer failed to complete continuing education for the 2006 calendar year; assessed \$500 fine
M2007-35	Charles H. McClenaghan Dublin OH	08-06-07	Final order approving loan officer license
M2007-176	Kimberly K. McGinnis	08-07-07	Final order permanently

	Vandalia OH		revoking loan officer license
M2007-271	John W. McGuire West Chester OH	08-02-07	Settlement agreement between Division and applicant for loan officer license; assessed fine of \$500
M2007-258	Alison J. Miller Bolivar OH	08-14-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
LO-019084-2006CE	Randy J. Morgensen Lucasville OH	08-17-07	Settlement agreement – loan officer failed to complete continuing education for the 2006 calendar year; assessed \$500 fine
LO-025934-2006CE*	E. Veronica Nevels Dayton OH	07-24-07	Settlement agreement – loan officer failed to complete continuing education for the 2006 calendar year; assessed \$500 fine
2006-3318LOR	Kristin M. Nowling Mentor OH	08-02-07	Final order revoking loan officer license
M2007-331	Zhanna Nudelman Kildeer IL	08-23-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-357	Winslow O’Neal Columbus OH	08-09-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
MB-802870-2006CE	Ohio Lending Group, LLC Columbus OH	08-22-07	Settlement Agreement – Mortgage broker failed to comply with 2006 continuing education requirement for operations manager; assessed \$500 fine
M2006-9993504	Trina S. Patterson Euclid OH	08-17-07	Notice by publication of intent to revoke loan officer license
M2007-363	Raleigh C. Pennington Franklin OH	08-06-07	Notice of intent to deny loan officer license
M2007-233	Jae Phelps Galloway OH	08-14-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements

M2007-489	Jeffrey R. Phillips North Royalton OH	08-30-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-259	Linda C. Pollack Boca Raton FL	08-14-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
MB-802904-2006CE	Premier Mortgage Funding of Ohio, Inc. Clearwater FL 33762	08-16-07	Settlement Agreement – Mortgage broker failed to comply with 2006 continuing education requirement for operations manager; assessed \$500 fine
M2007-309	Jessica M. Price Columbus OH	08-27-07	Final order denying loan officer license
033812	Lisa L. Ratliff Chardon OH	08-20-07	Settlement agreement between Division and loan officer
M2007-175	RBJ Enterprises, Inc. dba Cash Now Cleveland Cleveland OH	08-07-07	Termination of notice of intent to deny check casher and check cashing lender license renewals
003617-2006CE	Andrea M. Regula Massillon OH	08-14-07	Settlement agreement – loan officer failed to complete continuing education for the 2006 calendar year; assessed \$500 fine
M2007-48	John L. Remlinger North Canton OH	08-22-07	Final order denying loan officer license
803818	Rose Mortgage of Ohio LLC Middleburg Heights OH	08-06-07	Settlement agreement between Division and mortgage broker; assessed fine of \$1000
M2006-9992819	Thomas F. Sands Columbus OH	08-15-07	Final order denying loan officer license renewal
M2007-260	Nicole M. Santin Aurora OH	08-14-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-488	Geraldine Sawtell Clearwater FL	08-29-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
LO-002593-2006CE	Daniel J. Schlueter	08-03-07	Settlement agreement – loan

	Tampa FL		officer failed to complete continuing education for the 2006 calendar year; assessed \$500 fine
LO-015483-2006CE	Stacey M. Scott Cincinnati OH	08-16-07	Settlement agreement – loan officer failed to complete continuing education for the 2006 calendar year; assessed \$500 fine
025060-2005CE	Theresa L. Secor Perry OH	08-10-07	Settlement agreement – loan officer failed to complete continuing education for the 2005 calendar year; assessed \$500 fine
LO-028888-2006CE	Bryan Shamhart Milan OH	08-14-07	Settlement agreement – loan officer failed to complete continuing education for the 2006 calendar year; assessed \$500 fine
M2007-396	Rita A. Shorter Cleveland OH	08-14-07	Notice of intent to deny loan officer license renewal
M2007-234	Tanya R. Simmons Gahanna OH	08-17-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
07-463MBD	Adrienne Sinclair dba Fast Mortgage Services Independence OH	08-17-07	Notice of intent to deny mortgage broker certificate of registration renewal
M2007-171	Catherine L. Smith Toledo OH	08-14-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-388	Hosie L. Smith Reynoldsburg OH	08-03-07	Notice of intent to deny loan officer license
05-0004-LOR*	Jeffrey I. Stires West Chester OH	07-31-07	Settlement and consent order between Division and respondent; termination of notice of intent to revoke loan officer license
M2007-262	Jeri L. Stokes Lordstown OH	08-14-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-294	Diane K. Stroud Canal Winchester OH	08-16-07	Summary suspension and notice of hearing for failure of

			loan officer to complete continuing education requirements
LO-028721-2006CE*	Christopher A. Sullivan Bexley OH	07-27-07	Settlement agreement – loan officer failed to complete continuing education for the 2006 calendar year; assessed \$500 fine
LO-007291-2006CE	Rhonda Thorpe Pickerington OH	08-23-07	Settlement agreement – loan officer failed to complete continuing education for the 2006 calendar year; assessed \$500 fine
LO-025671-2006CE	Jeremy Tuttle Cincinnati OH	08-14-07	Settlement agreement – loan officer failed to complete continuing education for the 2006 calendar year; assessed \$500 fine
M2007-487	Deborah Tzakis Naperville IL	08-29-07	Summary suspension and notice of hearing for failure of loan officer to complete continuing education requirements
M2007-134MBR	United Mortgage Group, Inc. Middleburg Heights OH	08-17-07	Notice by publication of intent to revoke mortgage broker certificate of registration
MB-802769-2006CE	Van Dyk Mortgage Corporation Grand Rapids MI	08-14-07	Settlement Agreement – Mortgage broker failed to comply with 2006 continuing education requirement for operations manager; assessed \$500 fine
MB-802211-2006CE*	Vertical Lend dba MW Mortgage Warehouse Melville NY	07-30-07	Settlement Agreement – Mortgage broker failed to comply with 2006 continuing education requirement for operations manager; assessed \$500 fine
M2007-379	James K. Wharton Lewis Center OH	08-09-07	Notice of intent to deny loan officer license renewal
M2007-93	Kenneth W. Wilkins, Jr. South Lebanon OH	08-07-07	Final order denying loan officer license
LO-003893-2006CE	John T. Zeigler Mason OH	08-14-07	Settlement agreement – loan officer failed to complete continuing education for the 2006 calendar year; assessed \$500 fine

\*Indicates orders or agreements not previously reported.