

**OHIO DEPARTMENT OF COMMERCE  
INFORMATION RELEASE**

**Division of Financial Institutions Orders and Enforcement Actions  
June 1 – June 30, 2008**

During the month of June 2008, the Consumer Finance Section of the Division took administrative enforcement action against 49 registrants and licensees. All but two of these actions were against mortgage brokers and loan officers.

Year to date, 415 or 92 percent of the total 454 administration actions issued by the Consumer Finance Section were against mortgage brokers and loan officers. It should be noted that during the first and second calendar year quarters, the vast majority of actions are typically against loan officers for failure to comply with continuing education requirements.

<b>Order or Case Number</b>	<b>Name</b>	<b>Date</b>	<b>Type of Action</b>
M2008-417	Christopher S. Alexander Akron OH	06-04-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-293	Joseph J. Avry Fishers IN	06-02-08	Final order terminating summary suspension and notice of intent to revoke loan officer license
M2008-409	Dennis P. Boetcher Toledo OH	06-09-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2007-247	David S. Cafeo Westerville OH	06-20-08	Final order denying loan officer license
M2008-355	Craig S. Campbell Cincinnati OH	06-13-08	Final order terminating summary suspension and notice of intent to revoke loan officer license
M2008-314	James T. Carroll Cincinnati OH	06-04-08	Final order terminating summary suspension and notice of intent to revoke loan officer license
M2008-287	Christopher V. Flores dba American Financial Mortgage Group Columbus OH	06-20-08	Notice of intent to deny mortgage broker certificate of registration renewal
M2008-414	Steven R. Courtney Erlanger KY	06-04-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-402	Aaron L. Curry	06-09-08	Summary suspension and

	Columbus OH		notice of intent to revoke loan officer license for failure to comply with continuing education requirements
2008-47 (2004CE)	Garold S. Decker Toledo OH	06-18-08	Settlement agreement – loan officer failed to comply with 2004 continuing education requirements; assessed \$500 fine
M2008-354	Yolanda E. Earley Pataskala OH	06-20-08	Final order terminating summary suspension and notice of intent to revoke loan officer license
M2007-611	Eastside Jewelry and Loan, Inc. Dayton OH	06-03-08	Final order revoking pawnbroker license
M2008-308	Randall M. Evans, Jr. Lewis Center OH	06-13-08	Notice of intent to deny loan officer license for failure to comply with continuing education requirements
2008-219 (2005 & 2006CE)	Martin J. Fay Chagrin Falls OH	06-10-08	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$1,000 fine
M2007-542	Eric E. Ferguson Tipp City OH	06-03-08	Final order suspending loan officer license for failure to comply with continuing education requirements
M2008-343	Steven Z. Ferguson Wintersville OH	06-20-08	Final order terminating summary suspension and notice of intent to revoke loan officer license upon surrender of license
M2008-286	Christopher V. Flores Columbus OH	06-20-08	Notice of intent to deny loan officer license renewal
M2008-250	GEO Financial, Inc. dba Blue Water Mortgage Company Islamorada FL	06-04-08	Final order terminating summary suspension and notice of intent to revoke mortgage broker certificate of registration upon surrender of certificate of registration
M2008-397	Thomas J. Goulet Pickerington OH	06-06-08	Final order terminating summary suspension and notice of intent to revoke loan officer license
M2008-261	Michael J. Habeeb Middleburg Heights OH	06-04-08	Final order terminating summary suspension and notice of intent to revoke loan officer license upon surrender

			of license
M2008-346	Jennifer L. Hartness Columbus OH	06-20-08	Final order terminating summary suspension and notice of intent to revoke loan officer license
M2007-723	HNA Food Inc. Cleveland OH	06-20-08	Final order denying check casher license
M2008-378 (2007 CE)	Wayne J. Imars, Jr. Stow OH	06-26-08	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500 fine
M2008-415	Robert W. Johns Westerville OH	06-04-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-410	Rita Kennedy Gahanna OH	06-09-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-410	Rita Kennedy Gahanna OH	06-20-08	Final order terminating summary suspension and notice of intent to revoke loan officer license; assessed \$500 fine
M2008-351	Katherine M. Lewis West Chester OH	06-06-08	Final order terminating summary suspension and notice of intent to revoke loan officer license; assessed \$500 fine
M2008-318	Christopher D. Lykins Covington KY	06-20-08	Final order terminating summary suspension and notice of intent to revoke loan officer license; assessed \$500 fine
M2008-389	Michael R. Mackay Cincinnati OH	06-20-08	Final order terminating summary suspension and notice of intent to revoke loan officer license; assessed \$500 fine
M2008-374	Jason B. Mazzanti Negley OH	06-13-08	Final order terminating summary suspension and notice of intent to revoke loan officer license upon surrender of license
M2008-411	Benjamin McKinney West Chester OH	06-09-08	Summary suspension and notice of intent to revoke loan officer license for failure to

			comply with continuing education requirements
M2008-405	Jenifer Mensah Powell OH	06-09-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-392	Keith E. Mitchell Seville OH	06-09-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-416	Brandon L. Oswalt Tipp City OH	06-04-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-352	Polaris Mortgage Group, Inc. Fairfield OH	06-06-08	Final order terminating summary suspension and notice of intent to revoke mortgage broker certificate of registration; assessed \$500 fine
M2008-61	Precision Financial Services, Inc. Twinsburg OH	06-06-08	Notice of intent to deny mortgage broker certificate of registration
M2008-16	Premier Mortgage Funding of Ohio, Inc. Clearwater FL	06-20-08	Final order permanently revoking mortgage broker certificate of registration
M2008-412	Rodney T. Riddle Cincinnati OH	06-20-08	Notice of intent to fine and deny loan officer license
M2008-404	Johnny Rivera Cleveland OH	06-09-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-344	Nigel B. Robison-Watson Cincinnati OH	06-04-08	Final order terminating summary suspension and notice of intent to revoke loan officer license
M2008-407	Timothy S. Ryan Essex MD	06-09-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-344	Amare Solomon Pickerington OH	06-06-08	Final order terminating summary suspension and notice of intent to revoke loan officer license

M2007-721	Angela L. Soukup Akron OH	06-20-08	Final order permanently revoking loan officer license
M2008-403	Linda J. Spence Columbus OH	06-09-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-373	Brian D. Swope Powell OH	06-13-08	Final order terminating summary suspension and notice of intent to revoke loan officer license
M2008-398	Aaron S. Thomas Hamilton OH	06-20-08	Final order terminating summary suspension and notice of intent to revoke loan officer license; assessed \$500 fine
2008-305 (2005CE)	Daniel J. Trush Brunswick Hills OH	06-24-08	Settlement agreement – loan officer failed to comply with 2005 continuing education requirements; assessed \$500 fine
M2008-408	Patrick D. Wilbraham Streetsboro OH	06-09-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements
M2008-406	Justin W. Wilkers Wilmington DE	06-09-08	Summary suspension and notice of intent to revoke loan officer license for failure to comply with continuing education requirements

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 a 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.