

**OHIO DEPARTMENT OF COMMERCE
INFORMATION RELEASE**

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

During the month of September 2008, the Consumer Finance Section of the Division took 73 administrative enforcement actions against registrants and licensees. All but three of these actions were against mortgage brokers and loan officers. Year to date, 630 or 93 percent of the total 677 administration actions issued by the Consumer Finance Section were against mortgage brokers and loan officers.

Order or Case Number	Name	Date	Type of Action
M2007-223 (sic) M2008-223	Apex Mortgage Services, LLC Columbus OH	09-19-08	Final order revoking mortgage broker certificate of registration; assessed \$50,000 fine
M2008-586	APR Mortgage Corporation dba The Professional Mortgage Group Loveland OH	09-19-08	Summary suspension and notice of intent to deny mortgage broker certificate of registration renewal for failure to require operations manager to comply with continuing education requirements
M2008-459	Paul R. Azbell Lancaster OH	09-30-08	Notice of intent to deny loan officer license renewal
M2008-569	Bayview Mortgage, Inc. Columbus OH	09-03-08	Notice of intent to deny mortgage broker certificate of registration renewal and assess fine
M2008-364	David M. Bowman Lakeside Park KY	09-11-08	Final order suspending loan officer license
M2008-580	David M. Bowman Lakeside Park KY	09-11-08	Notice of intent to deny loan officer license renewal
M2008-111 (2007 CE)	Douglas A. Brodax Beachwood OH	09-08-08	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500 fine
M2008-463	Brian G. Bushi Wadsworth OH	09-03-08	Notice of intent to deny loan officer license
M2008-287	Christopher V. Flores dba American Financial Mortgage Group	09-11-08	Final order denying mortgage broker certificate of registration renewal
M2008-254	Stephen K. Collias Beverly Hills MI	09-19-08	Final order suspending loan officer license
M2008-332	Credit Financial Services, LLC dba Alliance Mortgage Group Cincinnati OH	09-17-08	Final order denying mortgage broker certificate of registration renewal; assessed \$6,000 fine
M2008-309	Christine A. Cundiff Dayton OH	09-11-08	Final order denying loan officer license

M2008-563	Developer's Mortgage Company Columbus OH	09-11-08	Settlement and consent order with Ohio Mortgage Loan Act registrant; assessed \$600 fine
M2008-583	Earth Mortgage, LP Carrollton TX	09-17-08	Summary suspension and notice of intent to deny mortgage broker certificate of registration renewal
M2008-257	Mario R. Evans Medina OH	09-08-08	Final order suspending loan officer license
M2008-308	Randall M. Evans, Jr. Lewis Center OH	09-22-08	Final order denying loan officer license
M2008-11	Scott D. Fazekas Sunbury OH	09-26-08	Final order denying loan officer license
M2008-286	Christopher V. Flores Columbus OH	09-11-08	Final order denying loan officer license renewal
M2008-251	Darold L. George Tavernier FL	09-11-08	Final order suspending loan officer license
M2008-41	Jerald A. Humiston Stow OH	09-08-08	Final order denying loan officer license
M2008-386	Sharon M. Ingold Akron OH	09-19-08	Final order suspending loan officer license
M2008-609	Sharon M. Ingold Akron OH	09-19-08	Notice of intent to deny loan officer license renewal
M2008-552	Investment Loan Company Elyria OH	09-17-08	Settlement and consent order – Ohio Mortgage Loan Act registrant assessed \$300 fine
M2008-347	Boyd E. Jackson Cincinnati OH	09-11-08	Final order suspending loan officer license
M2008-589	Boyd E. Jackson Cincinnati OH	09-19-08	Notice of intent to deny loan officer license renewal
M2008-447	Asim A. Jaffary North Royalton OH	09-25-08	Notice of intent to deny loan officer license
M2008-484	Russell J. James Broadview Heights OH	09-30-08	Notice of intent to deny loan officer license renewal
M2008-487	Mary Ann Orse aka MaryAnn Jones-Orse New Richmond OH	09-11-08	Final order permanently revoking loan officer license
M2008-521 (2005-2006 CE)	Amy M. Larkin Cincinnati OH	09-11-08	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$1,000 fine
M2008-452	Roland Lenoir, Jr. Cincinnati OH	09-22-08	Notice of intent to deny loan officer license
M2008-420	Jason E. Mack Reynoldsburg OH	09-11-08	Final order denying loan officer license

M2008-448	Timothy P. McGeorge Powell OH	09-22-08	Notice of intent to deny loan officer license
M2008-411	Benjamin McKinney West Chester OH	09-11-08	Final order suspending loan officer license
M2008-594	Benjamin McKinney West Chester OH	09-11-08	Notice of intent to deny loan officer license renewal
M2008-348	Cullen T. Mieczkowski Euclid OH	09-08-08	Final order suspending loan officer license
M2008-590	Cullen T. Mieczkowski Euclid OH	09-11-08	Notice of intent to deny loan officer license renewal
M2007-561	James P. Mitchell Loveland OH	09-30-08	Notice of intent to deny loan officer license
M2007-302	Terrence A. Mooney Middletown OH	09-11-08	Final order terminating notice of intent to deny loan officer license
M2008-328	Rene L. Morris Englewood OH	09-17-08	Notice of intent to assess fine against loan officer licensee
M2008-625	Mortgage Access Corp. dba Weichert Financial Services Morris Plains NJ	09-30-08	Notice of intent to refuse Ohio Mortgage Loan Act certificate of registration renewal
M2008-570	Mortgage One Financial Group, Inc. Westerville OH	09-08-08	Notice of intent to assess fine against mortgage broker
M2008-259	National Mortgage Banc, Inc. Akron OH	09-11-08	Final order suspending mortgage broker certificate of registration
M2008-239	Optimum Mortgage Corporation dba J.A. Miner Lending Financialists, Inc. Canfield OH	09-11-08	Final order suspending mortgage broker certificate of registration
M2008-358	Khamila K. Parks Bedford OH	09-22-08	Final order suspending loan officer license
M2008-619	Khamila K. Parks Bedford OH	09-22-08	Notice of intent to deny loan officer license renewal
M2008-340	Ryan M. Patrick Cincinnati OH	09-02-08	Final order suspending loan officer license
M2008-578	Ryan M. Patrick Cincinnati OH	09-02-08	Notice of intent to deny loan officer license renewal
M2008-525	Rodney E. Pauley Toledo OH	09-22-08	Final order denying loan officer license renewal
M2008-567 (2006 & 2007 CE)	Mark J. Petersen West Chester OH	09-11-08	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$1,000 fine

M2008-391	Teresa A. Phillips Belle Center OH	09-08-08	Final order suspending loan officer license
M2008-592	Teresa A. Phillips Belle Center OH	09-11-08	Notice of intent to deny loan officer license renewal
M2008-342	Theodore Pryor Cincinnati OH	09-02-08	Final order suspending loan officer license
M2008-579	Theodore Pryor Cincinnati OH	09-02-08	Notice of intent to deny loan officer license renewal
M2008-404	Johnny Rivera Cleveland OH	09-11-08	Final order terminating summary suspension and notice of intent to revoke loan officer license upon compliance and payment of \$500 fine
M2008-215	Andrew S. Robinett Columbus OH	09-22-08	Final order denying loan officer license
M2008-444	John C. Robinson New Albany OH	09-11-08	Notice of intent to deny loan officer license
M2008-502	Philip Rosenberg Orange Village OH	09-02-08	Final order terminating summary suspension and notice of intent to deny loan officer license renewal
M2008-394	John G. Saylor Fairfield OH	09-08-08	Final order suspending loan officer license
M2008-591	John G. Saylor Fairfield OH	09-11-08	Notice of intent to deny loan officer license renewal
M2008-457	Daniel J. Sidor Seven Hills OH	09-19-08	Final order suspending loan officer license
M2008-618	Daniel J. Sidor Seven Hills OH	09-19-08	Notice of intent to deny loan officer license renewal
M2008-376	DeLise S. Simmons Toledo OH	09-02-08	Final order suspending loan officer license
M2008-576	DeLise S. Simmons Toledo OH	09-02-08	Notice of intent to deny loan officer license renewal
M2008-377	Sean M. Simmons Toledo OH	09-02-08	Final order suspending loan officer license
M2008-577	Sean M. Simmons Toledo OH	09-02-08	Notice of intent to deny loan officer license renewal
M2008-568	James P. Simpson Columbus OH	09-03-08	Notice of intent to deny loan officer license renewal and assess fine
M2008-557 (2007CE)	Jamie L. Smith Hopewell OH	09-19-08	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500 fine
M2008-380	Lynn M. Stone	09-17-08	Final order suspending loan

	Newark OH		officer license
M2008-596	Lynn M. Stone Newark OH	09-17-08	Notice of intent to deny loan officer license renewal
M2008-288	TGAAMC, LLC dba Neighborhood Mortgage Services Cincinnati OH	09-17-08	Final order revoking mortgage broker certificate of registration
M2008-483 (2005 CE)	Patricia A. Wade Dublin OH	09-11-08	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2008-536	Michael H. Watson Independence OH	09-22-08	Notice of intent to deny loan officer license
M2008-574	World Home Lending Corporation Solon OH	09-25-08	Summary suspension of mortgage broker certificate of registration for failure to maintain bond

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.