

**OHIO DEPARTMENT OF COMMERCE
INFORMATION RELEASE**

**Division of Financial Institutions Orders and Enforcement Actions
January 1, 2009 to January 31, 2009**

During the month of January 2009, the Consumer Finance Section of the Division took 37 administrative enforcement actions against registrants and licensees. All but six of these actions were against mortgage brokers and loan officers.

Order or Case Number	Name	Date	Type of Action
M2008-532	Alternative National Mortgage Company Mayfield Heights OH	01-14-09	Notice of intent to fine and deny mortgage broker certificate of registration renewal
M2008-569	Bayview Mortgage, Inc. Columbus OH	01-26-09	Final order terminating notice of intent to fine and deny mortgage broker certificate of registration renewal
M2009-6 (2007 CE)	Keith R. Bergman North Canton OH	01-26-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2008-497	Rick Board Cleveland Heights OH	01-09-09	Final order denying loan officer license
M2008-50	Bridge Mortgage Investments, Inc. dba Main Street Financial Parma OH	01-26-09	Final order revoking mortgage broker certificate of registration; assessed \$1,000
M2009-5	Con, Inc. #3-079 dba Lost Nation Convenient Willoughby OH	01-22-09	Notice of intent to refuse check cashing license renewal
M2008-52	Consumers Real Estate Finance Co. dba Consumer Real Estate Finance Co. Dublin OH	01-05-09	Settlement and consent with mortgage broker; assessed \$26,000
M2008-458	Richard B. Diso Lewis Center OH	01-09-09	Notice of intent to deny loan officer license renewal
M2008-449	Ellis Super Valu, Inc. Waynesville OH	01-21-09	Final order terminating notice of intent to deny check cashing license
M2008-788	Denise D. Fitzpatrick Rittman OH	01-26-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$500
M2008-669	Franklin Credit Management Corporation Jersey City NJ	01-08-09	Final order terminating notice of intent to refuse renewal of Ohio Mortgage Loan Act certificate of registration
M2008-565	Paul C. Gidich Columbus OH	01-14-09	Final order denying loan officer license
M2008-789 (2006 & 2007 CE)	Laura B. Golnick Painesville OH	01-26-09	Settlement agreement – loan officer failed to comply with continuing education requirements; assessed \$1,000
M2008-688	Luke A. Hart	01-06-09	Settlement agreement – loan

	Centerville OH		officer failed to comply with continuing education requirements; assessed \$500
M2007-315	Honor Financial Group, Inc. Mansfield OH	01-22-09	Notice of intent to fine and revoke mortgage broker certificate of registration
M2008-437	iHomeowners, Inc. dba Loanweb.com Miamisburg OH	01-09-09	Notice of intent to impose order to cease and desist for unregistered activity of the Ohio Mortgage Broker Act
M2008-626	Irwin Home Equity Corporation San Ramon CA	01-08-09	Settlement and consent order for untimely renewal of Ohio Mortgage Loan Act certificate of registration; assessed \$300
M2008-310	Joseph M.D. Jackson Mentor OH	01-02-09	Final order denying loan officer license; assessed \$11,000
M2008-549	Bryan M. Keller Cincinnati OH	01-08-09	Final order denying loan officer license
M2008-452	Roland Lenoir, Jr. Cincinnati OH	01-14-09	Final order denying loan officer license
M2009-7	Susan M. Meimban-Gaumer Mayfield Heights OH	01-14-09	Notice of intent to fine and revoke loan officer license
M2008-675	Jean E. Murray Fayetteville OH	01-08-09	Notice of intent to fine and revoke loan officer license
M2009-10	Earl C. Paeltz Cincinnati OH	01-09-09	Notice of intent to deny loan officer license renewal
M2008-534	Randall S. Printup Pickerington OH	01-21-09	Final order denying loan officer license
M2008-749	Quality Mortgage of Ohio, LLC Columbus OH	01-02-09	Summary suspension of mortgage broker certificate of registration for failure to maintain bond
M2008-749	Quality Mortgage of Ohio, LLC Columbus OH	01-14-09	Final order terminating summary suspension of mortgage broker certificate of registration upon proof of valid bond
M2008-735 (2006 & 2007 CE)	Thomas J. Rankin Westlake OH	01-08-09	Settlement agreement - loan officer failed to comply with continuing education requirements; assessed \$1,000
M2008-755	Signature Mortgage Corporation Canton OH	01-22-09	Settlement agreement – mortgage broker assessed \$500
M2008-568	James P. Simpson Columbus OH	01-26-09	Final order terminating notice of intent to fine and deny loan officer license renewal
M2008-210	Scott D. Simpson Cincinnati OH	01-21-09	Final order to cease and desist unregistered activity under the Ohio Mortgage Broker Act
M2008-621	Trivantage Bancorp, LLC Delaware OH	01-21-09	Final order denying mortgage broker certificate of registration
M2008-667	April D. Vance	01-14-09	Final order denying loan officer

	Lewis Center OH		license reapplication
M2008-776	Virtual Lending Source, LLC dba Direct Lending Source San Diego CA	01-06-09	Notice of intent to refuse Ohio Mortgage Loan Act certificate of registration for failure to timely renew
M2007-724	Michelle J. Walker Sagamore Hills OH	01-06-09	Final order denying loan officer license renewal
M2007-389	Troy J. Weber North Canton OH	01-09-09	Amended notice of intent to fine and deny loan officer license renewal
M2007-390	Western Olympic Financial of Northern Ohio, Inc. Canton OH	01-09-09	Amended notice of intent to fine and deny mortgage broker certificate of registration renewal
M2008-733	Willow Park Properties LTD Parma OH	01-21-09	Final order refusing Ohio Mortgage Loan Act certificate of registration renewal

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.

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