



Department  
of Commerce

# NEWS RELEASE

**John R. Kasich, Governor**

**David Goodman, Director  
Department of Commerce**

FOR IMMEDIATE RELEASE  
AUGUST 31, 2012

Contact: Dennis Ginty at (614) 644-9564

OHIO DEPARTMENT OF COMMERCE

**OHIO DIVISION OF FINANCIAL INSTITUTIONS ISSUES SUMMARY  
OF JULY 2012 CONSUMER FINANCE ENFORCEMENT ACTIONS & ORDERS**

(Columbus) -- The Ohio Department of Commerce Division of Financial Institutions today released the attached summary list of orders and enforcement actions brought in July 2012 by the Division's Consumer Finance Section.

Additional information relating to these actions is available by contacting the Department.

# # #

**OHIO DEPARTMENT OF COMMERCE  
INFORMATION RELEASE**

**Division of Financial Institutions Orders and Enforcement Actions**

**July 1, 2012 to July 31, 2012**

During July 2012, the Consumer Finance Section of the Division took 21 administrative enforcement actions under the Ohio Mortgage Broker Act (OMBA) and Ohio Mortgage Loan Act (OMLA), for a 2012 calendar year total of 157 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, 24 administrative actions were taken against licensees in other Consumer Finance industries in July 2012 for a calendar year total of 124 actions.

Order or Case Number	Name	Date	Type of Action
M2011-1069	A & I International, Inc. dba Jewels & More Boardman OH	07-26-12	Settlement and consent order with precious metals dealer; assessed \$3,500
M2012-192	Adam C. Harvey dba Southern Ohio Gold & Silver Exchange Amelia OH	07-03-12	Summary suspension, notice of intent to revoke license and impose fine against pawnbroker
M2012-111	American Servicing and Recovery Group, LLC Dallas TX	07-19-12	Settlement and consent order with OMLA registrant; assessed \$1,000
M2012-78	Christopher Ford dba Art of the Skin Xenia OH	07-11-12	Settlement agreement with unlicensed precious metals dealer; assessed \$1,000
M2012-216	Brunswick Consignment and Pawn, Inc. Brunswick OH	07-16-12	Notice of intent to issue order to cease and desist against unlicensed pawnbroker
M2012-106	Capital Mortgage Funding, LLC Southfield MI	07-03-12	Final order imposing fine against OMLA registrant; assessed \$1,000
M2012-161	Central Avenue Jewelry Exchange Middletown OH	07-19-12	Notice of intent to issue order to cease and desist and impose fine against unlicensed precious metals dealer
M2012-177	Columbus USA Inc. dba Nick's Market Columbus OH	07-31-12	Notice of intent to refuse check-cashing license
LO.001849.001 (2006 & 2007 CE)	Jose P. Damo, Jr. West Chester OH	07-13-12	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$1,000
M2012-154	Daniel Reid Roush Portland OH	07-24-12	Settlement agreement with precious metals dealer; assessed \$10,000
M2012-88	Easy Street Mortgage Company, Inc. dba Neighborhood Mortgage Consultants Copley OH	07-30-12	Notice of intent to impose fine against mortgage broker
005883.001 (2008 CE)	Jeffrey D. Hackett Centerburg OH	07-13-12	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
003128.001	Phillip A. Henderson, Jr.	07-16-12	Settlement agreement with loan

	Fairfield OH		originator; assessed \$500
M2011-956	Phillip A. Henderson, Jr. Fairfield OH	07-19-12	Final order terminating notice of intent to refuse loan originator license
M2012-178	Hikmah Bookstore, LLC dba Hikmah Check Cashing Columbus OH	07-20-12	Notice of intent to refuse check-cashing license
M2009-171	I and I Food, Inc. Cleveland OH	07-17-12	Final order refusing check-cashing license and issuing order to cease and desist
PM.300530.000	Ideal Baseball Cards Plus, Inc. Green Township OH	07-24-12	Settlement agreement with precious metals dealer; assessed \$5,000
M2011-1097	International Diamond Jewelers, Inc. Dayton OH	07-19-12	Notice of intent to issue order to cease and desist and impose fine against unlicensed precious metals dealer
M2012-8	Jon Barber & Associates, LLC dba Midwest Gold Buyers Belleville MI	07-02-12	Notice of intent to issue order to cease and desist and impose fine against unlicensed precious metals dealer
M2012-75	Jones Upholstery and Collectibles Mary Ann Jones Doylestown OH	07-09-12	Settlement agreement with unlicensed precious metals dealer; assessed \$250
M2012-138	David McNichols dba KDM Swap Middletown OH	07-03-12	Notice of intent to issue cease and desist order and impose fine against unlicensed precious metals dealer
M2012-99	Kelly Mortgage Services, Inc. Akron OH	07-17-12	Settlement and consent order with mortgage broker; assessed \$500
M2011-1089	Leen Inc. dba Boost Outlet Chillicothe OH	07-24-12	Final order against unlicensed precious metals dealer to cease and desist; assessed \$1,500
M2010-572	Linda's Beverage & Deli, Inc. Cleveland OH	07-09-12	Final order terminating notice of intent to refuse check-cashing license
LO.018272.002 (2009 CE)	Darnell E. Mahone Grand Prairie TX	07-24-12	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2011-354	Maria Crutcher West Chester OH	07-03-12	Final order refusing check-cashing license
LO.033944.001 (2008 & 2009 CE)	Paul E. McGill Tallmadge OH	07-16-12	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$1,000
M2012-136	Carrie E. Meacham Westerville OH	07-19-12	Final order refusing loan originator license
100065:2008-2010CE	Middletown Pawn Shop, Inc. dba Richie's Pawn Central Middletown OH	07-20-12	Settlement agreement – pawnbroker failed to comply with continuing education requirements; assessed \$1,200
M2010-825	Middletown Pawn Shop, Inc. dba Richie's Pawn Central Middletown OH	07-31-12	Final order terminating notice of intent to refuse pawnbroker license renewal
M2012-90	Milestone Mortgage Co., Inc.	07-02-12	Final order imposing fine against

	Medina OH		mortgage broker; assessed \$1,000
LO.033468.001 (2008 & 2009 CE)	Mark W. Morgan Lebanon OH	07-13-12	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$1,000
M2011-1116	Mortgage Now, Inc. Shrewsbury NJ	07-13-12	Settlement and consent order with mortgage broker; assessed \$10,000
M2012-104	Mortgageclose.com, Inc. Santa Ana CA	07-09-12	Final order imposing fine against OMBA mortgage banker; assessed \$1,000
M2011-1108	Thomas Huckleby, Jr. Robert Smith dba Franklin Swap Shop Franklin OH	07-09-12	Settlement agreement with unlicensed precious metals dealer; assessed \$500
M2012-103	Nationwide Mortgage Concepts, LLC Rancho Mirage CA	07-13-12	Final order terminating notice of intent to impose fine against OMBA mortgage banker
M2012-109	Nornob, Inc. dba Cash Plus #175 Cincinnati OH	07-03-12	Final order imposing fine against OMLA registrant; assessed \$1,000
M2012-130	Real Estate Property Solutions LLC Medina OH	07-17-12	Settlement and consent order with unlicensed mortgage broker; assessed \$1,000
MB#802662	Residential Finance Corporation Columbus OH	07-03-12	Agreement with mortgage broker; assessed \$10,500
PB.100620.000	Richard J. Farmer, II dba Hillside Pawn Shop Fremont OH	07-24-12	Settlement agreement with pawnbroker; assessed \$2,000
M2012-7	Richard J. Farmer, II dba Hillside Pawn Shop Fremont OH	07-30-12	Final order terminating notice of intent to issue order to cease and desist against pawnbroker
M2012-73	Robert Sawyer dba City Furniture/Unique Gifts Toledo OH	07-03-12	Notice of intent to issue order to cease and desist and impose fine against unlicensed precious metals dealer
LO.019458.001 (2011 CE)	Shurrell M. Stevens Maple Heights OH	07-30-12	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2012-91	The Mortgage Works, Inc. Lewis Center OH	07-03-12	Settlement and consent order with mortgage broker; assessed \$250
M2012-211	The Pawn Shop, Inc. Painesville OH	07-03-12	Notice of intent to refuse pawnbroker license renewal and impose fine

\*“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.