

OHIO DEPARTMENT OF COMMERCE

INFORMATION RELEASE

Division of Financial Institutions Orders and Enforcement Actions

September 1, 2011 to September 30, 2011

During September 2011, the Consumer Finance Section of the Division took 70 administrative enforcement actions under the Ohio Mortgage Broker Act (OMBA) and Ohio Mortgage Loan Act (OMLA), for a 2011 calendar year total of 396 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, 7 administrative actions were taken against licensees in other Consumer Finance industries in September 2011 for a calendar year total of 43 actions.

Order or Case Number	Name	Date	Type of Action
M2011-184	Jerry J. Adkins Newark OH	09-08-11	Final order terminating notice of intent to refuse loan originator license renewal
M2009-514	Ameribuck\$ LLC Columbus OH	09-12-11	Final order terminating settlement and consent order with Ohio Mortgage Loan Act registrant
M2011-311	Justin M. Angelson Reynoldsburg OH	09-09-11	Notice of intent to refuse loan originator license
M2011-717	Thomas D. Badger Maineville OH	09-16-11	Final order refusing loan originator license renewal
007694.000 (2007 & 2008 CE)	Mark A. Behler Crestview Hills KY	09-07-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$1,000
M2011-617	Jade D. Blake Park City UT	09-27-11	Final order terminating notice of intent to refuse loan originator license renewal
M2011-150	Charles Bond Shaker Heights OH	09-27-11	Notice of intent to refuse loan originator license renewal
M2011-1041	Buy Back Outlet Cincinnati OH	09-27-11	Notice of intent to refuse precious metals dealers license
M2011-334	Robert E. L. Camp Elyria OH	09-09-11	Notice of intent to refuse loan originator license
M2011-334	Robert Earl Lee Camp Elyria OH	09-21-11	Final order terminating notice of intent to refuse loan originator license
M2011-884	Charles E. Sheperd Bryan OH	09-20-11	Settlement agreement with precious metals dealer applicant; assessed \$2,500
M2011-632	Brandy E. Choi Blacklick OH	09-27-11	Final order refusing loan originator license renewal
M2011-284	Cincinnati Fountain Square News, Inc. Cincinnati OH	09-27-11	Notice of intent to refuse check-cashing license
M2011-407	Clifton B. Cox, III North Canton OH	09-08-11	Final order refusing loan originator license renewal
M2011-543	Dave Fullmeuer	09-08-11	Notice of intent to issue cease

	dba Dave's Coin Shop Niles OH		and desist order and impose fine against unlicensed precious metals dealer
M2010-1270	Bryan M. Davis Toledo OH	09-16-11	Final order refusing loan originator license renewal
M2011-814	Connie S. Dean Norton OH	09-27-11	Notice of intent to refuse loan originator license renewal
M2010-1185	Cindy J. Deskins Columbus OH	09-16-11	Notice of intent to refuse loan originator license renewal
2011-594	Linda A. Deuber Phoenixville PA	09-08-11	Final order terminating notice of intent to refuse loan originator license renewal
M2011-780	Peter Djuric Glenview IL	09-08-11	Final order refusing loan originator license renewal
M2011-1	Daniel G. Dorko Lebanon OH	09-08-11	Final order terminating notice of intent to refuse loan originator license renewal
M2011-367	Christina M. Doss Dublin OH	09-27-11	Final order refusing loan originator license renewal
M2011-252	Marshall H. Downs Cleveland OH	09-13-11	Final order refusing loan originator license renewal
M2011-214	Michael W. Essex Dayton OH	09-08-11	Final order refusing loan originator license renewal
M2011-403	Michael A. Ewolski Hinckley OH	09-09-11	Notice of intent to refuse loan originator license
M2011-781	Timothy Fann Waterford MI	09-08-11	Final order refusing loan originator license renewal
PM.300272	Fashion Optik LLC dba Cash for Gold Fredericksburg VA	09-20-11	Settlement agreement with precious metals dealer applicant; assessed \$5,000
M2011-482	Ronald A. Fox Harrison OH	09-27-11	Final order terminating notice of intent to refuse loan originator license renewal
003669.001 (2003 CE)	Matthew R. Frump Blanchester OH	09-15-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2011-507	Katherine A. Fry Parma OH	09-08-11	Final order refusing loan originator license renewal
2011-249	David M. Fuller Columbus OH	09-08-11	Final order terminating notice of intent to refuse loan originator license renewal
M2011-250	Gerauld Gismondi Marysville OH	09-09-11	Notice of intent to refuse loan originator license renewal
0001265.000 (2010 CE)	Gerauld Gismondi Marysville OH	09-26-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2011-250	Gerauld Gismondi Marysville OH	09-28-11	Final order terminating notice of intent to refuse loan originator license renewal

LO.028793.000 (2010 CE)	Adrienne N. Hall Georgiana AL	09-19-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
2011-508	Adrienne N. Hall Georgiana AL	09-20-11	Final order terminating amended notice of intent to refuse loan originator license renewal
004753.001 (2009 CE)	Stefanie A. Halpin Cincinnati OH	09-15-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2011-836	Lisa Y. Hamalainen Ashtabula OH	09-09-11	Notice of intent to refuse mortgage loan originator license
M2010-1257	Cebastian Scott Hilton Loveland OH	09-27-11	Notice of intent to refuse loan originator license renewal
M2011-498	Jack D. Hodge, Jr. Hamilton OH	09-29-11	Final order terminating notice of intent to refuse loan originator license renewal
M2011-266	Gloria L. Humphreys Dublin OH	09-27-11	Notice of intent to refuse loan originator license renewal
M2011-393	Clarence E. Hutton Florence KY	09-29-11	Final order refusing loan originator license
M2011-247	Farah W. Issa Lakewood OH	09-28-11	Final order terminating notice of intent to refuse loan originator license renewal
013794.001 (2010 CE)	Donald A. Jacobus Twinsburg OH	09-20-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
PM.300218	JM Moss, LLC dba MYGOLDTRADE Jackson OH	09-22-11	Settlement agreement with precious metals dealer applicant; assessed \$2,500
M2009-572	Kirkwood Enterprises, Inc. dba Cash Plus #151 Hamilton OH	09-29-11	Final order terminating settlement and consent order with Ohio Mortgage Loan Act registrant
M2011-619	Jedd E. Lara Costa Mesa CA	09-22-11	Final order refusing loan originator license renewal
M2011-726	Mark D. Lavender Cleveland OH	09-29-11	Final order refusing loan originator license renewal
M2011-719	Richard F. Levinstein Beachwood OH	09-08-11	Final order refusing loan originator license renewal
M2011-306	Lisa A. Lewber Vandalia OH	09-09-11	Notice of intent to refuse loan originator license
M2011-262	Michael A. Locigno Strongsville OH	09-09-11	Notice of intent to refuse loan originator license renewal
M2011-714	Chadd R. Martin Little Elm TX	09-13-11	Final order refusing loan originator license renewal
M2011-53	Christopher L. Miller Westlake OH	09-09-11	Notice of intent to refuse loan originator license renewal

M2011-629	Nicholas R. Moretti, II Strongsville OH	09-13-11	Final order refusing loan originator license renewal
M2011-735	Randeep Nag Troy MI	09-08-11	Final order refusing loan originator license renewal
035778.002 (2010 CE)	Jodi L. Nau Mentor OH	09-28-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2011-805	Victoria D. Neal Canton OH	09-08-11	Final order refusing loan originator license renewal
2011-727	Prince U. Ogbogu Orange Village OH	09-08-11	Final order terminating notice of intent to refuse loan originator license renewal
M2011-924	Kari L. Olech Columbus OH	09-29-11	Final order terminating notice of intent to refuse loan originator license renewal
M2011-957	Oracle Financial, Inc. Dayton OH	09-08-11	Final order refusing mortgage broker certificate of registration
M2011-920	Shannon P. Owens Elyria OH	09-20-11	Notice of intent to refuse loan originator license
M2011-738	Az Patterson Lakemore OH	09-08-11	Final order refusing loan originator license renewal
012464.001 (2008 & 2009 CE)	John M. Patton Grafton OH	09-06-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$1,000
M2011-372	Edgar C. Platel Groveport OH	09-08-11	Final order refusing loan originator license renewal
M2011-486	Primerica Financial Services Home Mortgages, Inc. Duluth GA	09-28-11	Final order terminating notice of intent to refuse mortgage broker certificate of registration renewal
PM.300485.000	Rodney Hush dba The Jewelry Refinery Dublin OH	09-02-11	Settlement agreement with precious metals dealer applicant; assessed \$5,000
018240.001 (2004 CE)	David J. Roeger New Albany OH	09-01-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2011-770	Diana L. Snyder Bellville OH	09-29-11	Final order terminating notice of intent to refuse loan originator license renewal
M2011-729	Brandon P. Stein Scottsdale AZ	09-08-11	Final order refusing loan originator license renewal
M2011-606	Alvin G. Stoll, IV Palatine IL	09-29-11	Final order refusing loan originator license renewal
LO.002680.000 (2010 CE)	Kevin M. Sweeney Concord OH	09-27-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$500
M2011-13	Rakim Titus Garfield Heights OH	09-22-11	Final order refusing loan originator license renewal

M2011-39	Michael F. Trautman Sandusky OH	09-16-11	Final order refusing loan originator license renewal
M2011-304	United Tax & Accounting Service, Inc. dba United Mortgage Reynoldsburg OH	09-08-11	Notice of intent to refuse mortgage broker certificate of registration renewal
M2011-420	Kirill V. Volokhov Willoughby Hills OH	09-09-11	Notice of intent to refuse mortgage loan originator license
M2011-509	Elizabeth I. Wade Powell OH	09-27-11	Notice of intent to refuse loan originator license renewal
034249.002 (2008 and 2009 CE)	Brandon A. Walker Milford OH	09-21-11	Settlement agreement – loan originator failed to comply with continuing education requirements; assessed \$1,000

**“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.