

**STATE OF OHIO**  
**DEPARTMENT OF COMMERCE**  
**Division of Financial Institutions**  
**Consumer Finance**

In the matter of:	)	Case No. M2008-267
	)	
<b>J.N.B. FINANCIAL SERVICES, INC.</b>	)	<b><u>DIVISION ORDER</u></b>
<b>dba SOCIETY MORTGAGE SERVICES</b>	)	<b>Revocation of Mortgage Broker</b>
3810 Starrs Centre Drive	)	<b>Certificate of Registration</b>
Canfield, Ohio 44406	)	<b>&amp;</b>
	)	<b>Notice of Appellate Rights</b>

---

Respondent, J.N.B. Financial Services, Inc. dba Society Mortgage Services (“Respondent”), held a mortgage broker certificate of registration (“Registration”) issued by the Division of Financial Institutions (“Division”) during calendar year 2007. On April 28, 2008, the Division issued Respondent an Order of License Suspension (“Suspension”) automatically suspending Respondent’s Registration as required by Revised Code (“R.C.”) section 1322.10(F)(2) and a Notice of Intent to Revoke (“Notice”) for its operations manager’s failure to fulfill the 2007 continuing education requirement in R.C. 1322.052.

An administrative hearing was held on May 22, 2008. Respondent failed to appear. A Report and Recommendation (“Report”) was filed with the Division on June 20, 2008, recommending that the Division revoke Respondent’s Registration. No objections were filed.

In accordance with R.C. 119.09, the Division has considered the record, consisting of the Report and Recommendation, the transcript of testimony and exhibits, as well as all applicable laws. (The Report is attached hereto). Following its review of the record, the Division hereby adopts the hearing officer’s recommendation and revokes the Registration of J.N.B. Financial Services, Inc. dba Society Mortgage Services.

It is so ordered.

**NOTICE OF APPELLATE RIGHTS**

Respondent is hereby notified that pursuant to R.C. 119.12, this Order may be appealed by filing a notice of appeal with the Ohio Division of Financial Institutions setting forth the Order appealed from and the grounds for the appeal. A copy of such notice of appeal must also be filed with the court of common pleas of the county in which the place of business of the Respondent is located, or the county in which the Respondent is a resident. A notice of appeal must be filed within fifteen (15) days after the date of mailing of this Order.

Signed and sealed this 25th day of July 2008.

---

**LEIGH A. WILLIS**

Deputy Superintendent for Consumer Finance  
Division of Financial Institutions  
Ohio Department of Commerce