

STATE OF OHIO  
DEPARTMENT OF COMMERCE  
DIVISION OF FINANCIAL INSTITUTIONS  
77 South High Street, 21<sup>st</sup> Floor  
Columbus, Ohio 43215-6120

In the matter of:

**UNION MORTGAGE SERVICES,  
INC.**

**33360 Liberty Parkway  
North Ridgeville, OH 44039**

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: **CASE NO. 04-0327-MBS**  
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:  
: **Termination of Notice of Intent to**  
: **Assess Fine and Suspend**  
: **Mortgage Broker Certificate of**  
: **Registration & Notice of**  
: **Opportunity for a Hearing**

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WHEREAS, the Ohio Department of Commerce, by and through the Superintendent of the Division of Financial Institutions ("the Division"), served Union Mortgage Services, Inc. ("Respondent") with a Notice of Intent to Assess Fine and Suspend Mortgage Broker Certificate of Registration & Notice of Opportunity for a Hearing for failing to comply with provisions of the Ohio Mortgage Broker Act including R.C. 1322.09 and Administrative Code Rule ("O.A.C.") 1301:8-7-07(A)(1) and 1301:8-7-07(A)(2); and

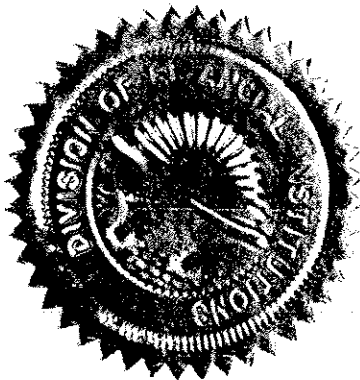
WHEREAS, the Notice informed Respondent that the Division intended to issue an order suspending the Mortgage Broker Certificate of Registration for Union Mortgage Services, Inc. for a period of six months and levy a fine of \$10,000 for violating certain provisions of the Ohio Mortgage Broker Act requiring mortgage broker advertisements to include the registrant's name and address of the registrant's location on its certificate of registration on its advertisement; and

WHEREAS, on August 16, 2004 the Division met with Union Mortgage Service's attorney, Gregory O'Brien, concerning the notice; and

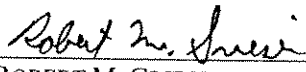
WHEREAS, based on the Division's discussion with Respondent's counsel, the Division finds that Respondent made a good faith attempt to comply with R.C. 1322.09, O.A.C. 1301:8-7-07(A)(1) and O.A.C. 1301:8-7-07(A)(2), having inserted the identity of the registrant and its address on the bottom of the advertisement in miniature print; and

The Division finds that, in this particular case, it is appropriate to terminate the Division's Notice of Intent to Assess Fine and Suspend Mortgage Broker Certificate of Registration & Notice of Opportunity for a Hearing. Accordingly, the Notice is hereby terminated.

IT IS SO ORDERED.



Signed and sealed this 17<sup>th</sup> day of March, 2005

  
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ROBERT M. GRIESER  
Deputy Superintendent of Consumer Finance