

Mike DeWine
Governor

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

Sheryl Maxfield
Director

In the Matter of:

JMJ Mortgage, LLC
1435 Vine Street, Suite #434,
Cincinnati, Ohio 45202

Case No. M2025-17

DIVISION ORDER

WHEREAS, the Ohio Department of Commerce, by and through the Superintendent of the Division of Financial Institutions ("Division"), is charged with the responsibility of administering and enforcing the Ohio Residential Mortgage Lending Act ("ORMLA"), codified in Ohio Revised Code ("R.C.") Chapter 1322. In accordance therewith, the Division is responsible for the regulation of ORMLA registrants and licensees.

WHEREAS, MJM Mortgage, LLC ("Respondent") is an Ohio for-profit corporation which holds a license issued by the Division to engage in business pursuant to ORMLA. Respondent's registration number is RM.805291.000 and its Nationwide Multistate Licensing System & Registry ("NMLS") ID Number is 2604206. Respondent's address of record is 1435 Vine Street, Suite #434, Cincinnati, Ohio 45202. Respondent holds an ORMLA certificate of registration to engage in residential mortgage lending activity in Ohio ("Registration").

WHEREAS, on June 13, 2025, the Division issued Respondent a Notice of Hearing and Intent to Suspend or Revoke its Registration ("Notice") which informed Respondent the Division had investigated and, as a result thereof, alleged Respondent violated ORMLA.

WHEREAS, the Notice informed Respondent of the Division's intent to suspend or revoke its Registration and provided an opportunity to request a hearing.

WHEREAS, the Notice was mailed via registered electronic and certified mail to Respondent on June 13, 2025, and was returned as undeliverable from both addresses of record.

WHEREAS, the Notice was mailed via certified mail to an alternate address for Respondent on July 18, 2025, and was returned as undeliverable.

WHEREAS, the Notice was mailed via FedEx, mail tracking requested, to Respondent's address of record on July 21, 2025, and was returned as undeliverable.

WHEREAS, notice of the hearing, the Division's intent to suspend or revoke Respondent's Registration, and notice of Respondent's right to a hearing and process for requesting a hearing was served via publication on August 6, 2025, and perfected in accordance with R.C. Chapter 119 on August 13, 2025.

WHEREAS, although Respondent did not request an administrative hearing, the Division scheduled a hearing pursuant to *Goldman v. State Med. Bd* (1996), 110 Ohio App.3d 124, 673 N.E.2d 677 and held it on November 21, 2025.

WHEREAS, on December 1, 2025, the Hearing Examiner filed a report and recommendation ("R&R") with the Division. The R&R is attached and incorporated by reference. The R&R found Respondent's violations of ORMLA provided sufficient good cause for suspending or revoking Respondent's Registration.

WHEREAS, the R&R was timely sent to Respondent by regular mail and was not returned as undeliverable.

WHEREAS, Respondent failed to file written objections to the R&R.

WHEREAS, pursuant to R.C. 119.09, the Division may approve, modify or disapprove the recommendation of a hearing examiner based upon the report and recommendation, transcript of testimony and evidence, or objections of the parties and any additional testimony and evidence permitted.

WHEREAS, the Division, having considered the record, transcript of testimony, evidence, and the Hearing Examiner's R&R, determines to MODIFY the Hearing Examiner's R&R as follows:

- (1) On page two, in the third paragraph, first sentence, delete the word, "alternative". In the last sentence of the same paragraph replace, "[States's Exhibit #1, p.26]" with, "[State's Exhibit #A]."
- (2) On page three, in the second paragraph, second sentence, replace, "JMR" with "JMJ", delete the word, "RPost" and substitute, "Nationwide Multistate Licensing System ("NMLS"). On page three, in the second paragraph, third sentence, replace, "certified" with, "certified", and delete, "[p.14]" and substitute, "[State's Exhibit A, p. 11]." On page three, in the second paragraph, fourth sentence, delete "NMLR "Nationwide Mortgage Lending Registration"" and substitute, "Nationwide Multistate Licensing System ("NMLS")."
- (3) On page five, in the first paragraph, first sentence, delete, "[p. 26]". In the same sentence delete, "[State's Exhibit #C, #D]" and substitute, "[State's Exhibit #A, #C, #D]." On page five, in the first paragraph, third sentence, replace "Cincinnati Court Index" with "Cincinnati Court Index." On page five, in the fourth paragraph, first sentence, delete, "MLRS" and substitute, "NMLS."
- (4) On page six, in the first paragraph, first sentence, replace, "February 24, 2025" with, "February 14, 2025." On page six, second and third paragraph, replace 'Ms. Porter' with "Ms. Hall." These paragraphs should be attributed to Ms. Darlene Hall, Consumer Finance Division Licensing Examiner. On page six, in the second paragraph, third sentence, delete, "April 1, 2025" and substitute, "the present."
- (5) On page seven, in the second paragraph, second sentence, delete, "the" between, "have" and "Qualifying" and substitute "its." In the same sentence, delete, "the company" and substitute, "their".

- (6) On page eight, in the second paragraph, third sentence, replace “the” with “JMJ’s” and replace “reinstate” with “appoint a new qualified individual or operations manager.”
- (7) On page nine, in the third paragraph, first sentence, delete, “Federal” and substitute, “Ohio.”
- (8) On page ten, in the second paragraph, first sentence, delete, “listing” and substitute, “licensing.” On page ten, in the second paragraph, third sentence, delete, “have” and substitute, “who has.” On page ten, in the second paragraph, fourth sentence, delete, “effort.”
- (9) On page eleven, in the first paragraph, fifth sentence, delete, “warrants” and substitute, “warrant.” On page eleven, in the second paragraph, second sentence, delete, “JMC” and substitute, “JMJ.”
- (10) On page thirteen, in the second paragraph, first sentence, delete, “has since been terminated” and substitute, “terminated his Ohio mortgage loan originator license.” In the same sentence, delete, “in that capacity” and substitute, “as an operations manager.” On page thirteen, in the third paragraph, delete, “The above situation arises concurrent with the company’s own loss of credentials for failing to renew its registration for 2025 which it is incapable of doing without a qualified agent.” On page thirteen in the fifth paragraph, third sentence, delete, “February 14, 2025” and substitute, December 31, 2024.”
- (11) On page fifteen, in the second paragraph, first sentence, add, “Ohio Revised Code” between “violated” and “§.” On page fifteen, in the third paragraph, first sentence, add, “Ohio Revised Code” between “violated” and “§.” On page fifteen, in the third paragraph, first sentence, delete, “§1322.10 (C)” and substitute, “§ 1322.35.”
- (12) On page sixteen, in the, “Index of Exhibits Admitted to the Record”, delete, “State’s Exhibit #E..... NMLS HNH Filing History” and replace with, “State’s Exhibit #F..... NMLS JMJ Filing History”.

NOW THEREFORE, with the above modifications, the Division hereby **Confirms and Adopts** the Hearing Examiner’s Report and Recommendation.

NOW THEREFORE, pursuant to R.C. 1322.50(A)(1)(a), the Division hereby **REVOKES** Respondent’s Registration.

IT IS SO ORDERED.

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NOTICE OF APPELLATE RIGHTS

Respondent is hereby notified that pursuant to R.C. 119.12, this Division Order may be appealed by filing a Notice of Appeal with the Division setting forth the Order that Respondent is appealing from and stating that the Division's Order is not supported by reliable, probative, and substantial evidence and is not in accordance with law. The Notice of Appeal may also include, but is not required to include, the specific grounds for the appeal. The Notice of Appeal must also be filed with the appropriate Court of Common Pleas in accordance with R.C. 119.12. In filing the Notice of Appeal with the Division or Court, the Notice that is filed may be either the Original Notice or a copy of the Original Notice. The Notice of Appeal must be filed within fifteen (15) days after the date of service of this Division Order.

Signed and sealed this 24th day of March 2026.



PAMELA J. PRUDE-SMITHERS
Deputy Superintendent for Consumer Finance
Division of Financial Institutions
Ohio Department of Commerce



Introduction and Jurisdiction, Testimony of Allyson Porter

A formal administrative hearing, sponsored by the Ohio Division of Financial Institutions, Consumer Finance Section of the Department of Commerce (THE “agency”), was convened on November 21, 2024, at 10:00 a.m. at the offices of the agency in Columbus, Ohio.

As reflected in the sworn testimony of agency representative and administrative officer Allyson Porter and also by authenticated documentation that was placed into the case, there was established the foundational jurisdictional initiative of the agency to pursue disciplinary sanction against JMJ Mortgage, LLC, Ohio Residential Mortgage Lending Registration Number RM.805291.000 (hereinafter “JMJ”).

On June 12, 2025, by alternative electronic and USPS mail, a “Notice of Intent To Suspend or Revoke Registration and Opportunity for Hearing” was served upon JMJ to its agent at an email address of john@jmjmortgage.com and to a postal address of 1435 Vine Street, Suite 434, Cincinnati, Ohio 45202 [State’s Exhibit #1, p.26].

In this document the agency submitted that the company had breached registration legal requirements that were detailed in four separate counts set forth in the underlying charging notice. However, at the outset of proceedings, the legal representative of the agency moved for

summary dismissal of one of the four counts, namely the one designated as Count III Failure to Maintain and Provide Proof of Bond". The Hearing Examiner approved the Motion and no action followed with respect to this Count "III" as it was withdrawn.

With reference to the matter of perfection of service of notice of this initiative, Ms. Porter described a letter of June 13, 2025, that accompanied the charging Notice that set forth the process for the registrant to file a Hearing Request form to secure the privilege of an O.R.C. Chapter 119 formal hearing to avail it of the privilege of responding to the charges [**State's Exhibit #A, p. 8-9**]. The above notification, Ms. Porter confirmed, was sent to JMR using USPS Certified and registered electronic, the delivery addresses taken from an RPost registration of the company [**State's Exhibit #A, p. 10**]. Ms. Porter then described the "failure of delivery" return from the post office with respect to the this certified mail correspondence [p. 14]. She then described the agency's effort to effect alternative service of the aforementioned "notices" using Fed Ex delivery services, the reflected service to the registration address provided by the company through its specific NMLR "National Mortgage Lending Registration" records, i.e., 1435 Vine St., #434 Cincinnati, Ohio address.

Further, Ms. Porter described the agency's efforts to provide alternative legal service by publication which involved notice placement in the *Cincinnati Court Index*. JMJ's registered agent, John Janis, was concurrently advised of this action by mail sent to the address noted above [**State's Exhibit #A, pp. 23-25**].

Ms. Porter testified concerning an agency correspondence dated September 28, 2025, sent to Mr. Janis at the address noted above that indicated that a formal hearing was scheduled for November 21, 2025, in Columbus, Ohio [**State's Exhibit #A, p. 26**].

Ms. Porter testified that the JMJ registered its agent and Executive Director as John Janis reported a variant service address for him that was strikingly similar to the company registration mailing address, the alternative address being 1451 Vine Street #43, Cincinnati [**State's Exhibit #B, #C**]. In a concerted effort to perfect service of notice to JMJ, Ms. Porter reported that agency Counsel Brian Brown issued an email to Mr. Janis at john@jmmortgage.com to advise him of the agency's disciplinary actions and giving indication that it was advisable for contact to the agency be made to respond to the formal charges to avoid punitive action against the company. This email was sent on April 25, 2025 [**State's Exhibit #E**].

Finally, with respect to the matter of the agency's service initiative, Ms. Porter identified a February 26, 2025, correspondence directed to Mr. John Janis as the declared statutory agent of the firm, reporting of the specific deficiency of the company in failing to make a timely filing fourth quarter 2024 Mortgage Call Report in the NMLS "National Mortgage Licensing System" ("NMLS") and that it had only a grace period of thirty days to fulfill the mandatory filing requirements of the NMLS and the State of Ohio to retain licensure [**State's Exhibit #D**]. Ms.

Ms. Porter indicated that the FedEx shipment of the “Notice of Intent” correspondence of July 21, 2025, to Mr. Janis was to advise him of the company’s right to request a hearing was returned for a “failure to deliver” and the package was returned [p. 26] upon being sent to the company address and concurrently to the variant address for agent John Janis [State’s Exhibit #C, #D]. Ms. Porter also provided verification of the service made by publication of the pertinent Division Notice. The placement was made with the *Cincinnati Court Index* for one week beginning August 6, 2025 [#A, p. 24]. She indicated that no response was forthcoming despite the agency’s additional outreach efforts of the agency to communicate with company representatives.

Ms. Porter confirmed that the agency relied upon the JMJ “NMLS” registrations to obtain the appropriate service addresses for the company.

There was never any return to the agency of the pertinent Request for Hearing form. Ms. Porter indicated that the JMJ company failed to respond to the agency respecting the outstanding compliance issues that had been set forth in the multiplicity of agency notices.

Ms. Porter identified a document denoted as the ‘MCR’ Filing History of the MLRS that she testified indicated that JMJ made only one of the required quarterly filings for 2024, namely that for the fourth quarter and that no pertinent fiscal financial condition reports were furnished [State’s Exhibit #F]. Ms. Porter indicated that the failure to file the quarter call report

that was due on February 24, 2025, is the substance of Count Two of the charges. As of the date of this formal hearing, the report had not yet been filed.

Ms. Porter pointed out the designated operations manager registration of Christopher Janis is no longer qualified as a mortgage loan originator in Ohio as of December 31, 2024, due to his failure to renew the license for the calendar year 2025. She indicates that this resulted in further deficiency regarding the company's registered status, namely breach of the requirement that the identity of a qualified operations manager is an on-going obligation. This remitted the company to non-compliant status as of January 11, 2025, through the reporting period up to April 1, 2025.

Ms. Porter testified that her job responsibilities were to oversee company filings and maintain access to the records pertaining to the licensure status of Ohio mortgage originator entities including the filings made through the NMLS system. She authenticated the snapshots from the NMLS site pertaining to the NMLS registration status and operations of JMJ for admission to the record that were accepted by the Hearing Officer.

Testimony of Darlene Hall, Consumer Finance Division Licensing Examiner

Ms. Hall testified that she is a Licensing Examiner for the agency. She reviews documents and filings including the NMLS system reports that are coincident to the company's Ohio and

other operations. She states she is one of four individuals working in that capacity and testified that she had direct involvement in the review of the records particularly related to JMJ. She is one of four that work in the Examiner capacity for the agency.

Directing the attention of witness Hall to the JMJ State License Item Information in the NMLS system, she pointed out that there is an entry dated January 11, 2025, which she stated revealed a bond coverage reporting deficiency. She explained that this issue became moot for purposes of this case, but then she divulged there was a second deficiency relating to the failure of JMJ to have the Qualifying Individual/Operations Manager timely renew the company Ohio Mortgage Loan Originator License

[State's Exhibit #G].

She indicated that this qualifying agent issue did warrant restriction of the renewal of the company at least until the company caused a replacement manager to be appointed and registered in the system. Ms. Hall testified that the company has to date not rectified this deficiency.

In reference to the NMLS registration status record, Ms. Hall testified John Christopher Janis, **[State's Exhibit #H]**, was the original appointed operations manager when the company was licensed. However, his registration status in this capacity as of January 2, 2025, was updated in the NMLS as "Terminated-Expired" status on two entry dates, namely January 1 and March 1,

2025. Ms. Hall testified that beyond these dates there was no apparent attempt By JMJ reflecting effort to register a new qualifying agent to replace Mr. Janis.

Ms. Hall referenced another archived "NMLS" JMJ record that prominently identified the company's original qualifying agent was John Christopher Janis [Exhibit #I]. Once his license expired she stated that he could no longer serve as the qualifying agent beyond the time of expiration. Ms. Hall testified that when Mr. Janis did not seek renewal of his registration, the privilege to reinstate expired upon the passage of one hundred eighty days.

Testimony of Sumer Booker, Consumer Finance Division Licensing Examiner

Ms. Booker testified that she works in capacity as a Licensing Examiner for the agency. Her responsibilities include processing of new applications, and their renewal. She is familiar with the nationwide "NMLS" registration system. This nationwide electronic platform provides the Ohio agency access to licensee filings pertaining to Ohio and facilitates compliance review regarding the registration requirements and the financial well-being of the entity. The information that can be accessed is a necessary charge that data from the company is furnished to assist the agency in its periodic auditing mandates. The system is an expedient venue that provides whereby communications with the company and the agency are facilitated.

Ms. Booker identified an April 1, 2025, item entry she enlisted on the State License Item information registry of the NMLS pertaining to JMJ. It indicates that there was a specific agency

request of the company to furnish information by a deadline date of April 4, 2025 so as to stave off punitive enforcement action from being undertaken.

Ms. Booker further testified that she reviews the NMLS item history reports of registrant for deficiencies and non-compliance and, when warranted, she proceeds to with steps to notify the registrant seeking their compliance. In the case of the entry referred to, she stated it was to follow up on the deficiency item reported in the NMLS that had been documented by agency Examiner Darlene Hall.

Ms. Booker identified the NMLS Business Activities report for JMJ indicating that the report was utilized to establish the company's status with respect to the Federal Residential Mortgage Lending Act certificate of registration [Exhibit #1]. She testified that it is an abiding requirement of registrants that there is execution of registration of qualifying individual whose role is to oversee the operations of a company, a critical element respecting the regulatory oversight of mortgage originators. In the case of JMJ, the identified qualifying agent was named as Mr. Janis. Ms. Booker cited Mr. Janis' formal attestation whereby he vouched for the accuracy of the information the company had filed for the pertinent reporting period.

Ms. Booker testified that JMJ lost its status because of its termination for failure to renew, and a grace period expired one hundred eighty days thereafter, as reflected in a posting on October 28, 2025, itemized on the State License Information record.

Testimony of Christina Bolden, Consumer Finance Division Licensing Examiner

Ms. Bolden is employed by the Division of Consumer Finance as a Licensing Examiner. Her responsibilities include follow-up with respect to rendering a final evaluation of the compliance status of a company with respect to the various data and activity reports that are required. This, she stated, includes insuring that a company designates a qualifying individual to oversee operations.

Ms. Booker identified herself as the person who documented an “NMLS” listing item pertaining to JMJ referencing the fact that the company was deficient in designating a qualifying individual as its operations manager [State’s Exhibit #G, p. 1]. The item included a report of her email follow-up communication to the company on this issue. She believed there was no designated agent on file have a registration with Ohio. After entering her findings into the NMLS system she stated no response was undertaken by the company into the “NMLS” portal effort and that it was evident that the company did not endeavor to clear up deficiencies.

Testimony of Rodney Williams, Consumer Finance Division Examination Specialist

Mr. Rodney Williams, an Examination Specialist for the agency, described how the NMLS call reports are utilized and relied upon by the agency for the fulfillment of its regulatory mandate. He testified that the company identify the proper registration and designation of the qualifying agents for Ohio operations whose duty is to oversee the operations of the company and attend to legal registration compliance requirements.

His role in the conduct of company examinations is multi-faceted. Mr. Williams discussed the application process and registration responsibilities attending to mortgage loan originator licensees. As an Examiner, he monitors denials of loans, their withdrawal and lien filing activity. He testified that examinations are conducted on a quarterly or annual basis.

When a deficiency item is cited in the "NMLS", such a circumstance he indicated triggers a red-flag that will warrants further agency investigation The entire process is designed to enable swift identification of risky business practices or conditions of possible insolvency for the protection of the public.

He testified that a system-generated notice is issued when there is a filing issue recognized by the "NMLS" filing system. He identified a particular JMC item, a particular deficiency for the regarding its failure to file the fourth quarter 2025 mortgage call report. The issue was noted on in the system on February 15, 2025, as that was the date for the deadline for that filing. The deadline was until no later than forty-five days after the Mortgage Call Report due date. He stated no subsequent NMLS entries reflect action by the company to rectify this deficiency.

Findings of Fact

"JMJ Mortgage, LLC" , of 1435 Vine St., Suite 434, Cincinnati, Ohio 45202 (as registered) was duly registered and licensed in the State of Ohio, Division of Financial Institutions "DFI", through the year 2024. Pursuant to the agency's investigative and regulatory authority with respect to possible suspension or revocation of the company's registration, it is found that the

Division “agency” has perfected the proper and necessary service of relevant notices of the proposed punitive action as required pursuant by the Ohio Administrative Procedures Act. It is deemed that proper jurisdictional prerequisites have been satisfied clearing the way for the agency to proceed with this matter in a presenting the case unilaterally pursuant to the Ohio judicial *Goldman* doctrine.

The first agency notice respecting the proposed punitive action was sent and served upon the company on June 12, 2025, and to the Executive Director and Statutory Agent John Janis on June 13, 2025. These notices were in accord with the directives set forth in the Ohio Administrative Procedures Act whereby the company was accorded clear opportunity to participate in a formal hearing to respond to three subsisting Counts of license law violations, raised by the agency.

2. A formal hearing was conducted on November 21, 2025, and evidence supporting the allegations of JMJ violation of registration laws and/or rules. The evidence consists of a series of records, that include authenticated screenshots of NMLS reports and filings, and the testimony of four agency witness Examiners. Once duly authenticated, the documents were admitted to the evidentiary record of the case.

3. Based upon the evidence adduced at the hearing, it is hereupon determined the allegations of violations of registration laws and rules as enumerated in the charging document [**State's Exhibit #A**"] were substantiated and are hereby deemed ratified.

3. Regarding **Count One**, it is hereby found that the registered agent of JMJ, John Christopher Janis, who was originally qualified in a July 11, 2024, company registration, has since been terminated and is no longer eligible to serve in that capacity as a matter of law. JMJ is found to have failed to take appropriate remedial action to correct this deficiency, upon the passage of the December 31, 2024, and the March 1, 2025, termination date triggers regarding the qualifying status of Mr. Janis [#G].

The above situation arises concurrent with the company's own loss of credentials for failing to renew its registration for 2025 which it is incapable of doing without a qualified agent.

4. It is deemed that JMJ is non-compliant for its failure to maintain a statutorily compliant operations manager as required by law.

5. In respect to **Count Two**, JMJ failed to comply with legal requirements that it file and maintain mandatory Call Reports in the Nationwide Mortgage Licensing System and Registry [**State's Exhibit #1, #F**]. The triggering event for this deficiency was the specific failure to tender and file the Mortgage Call Report pertinent to the Fourth Quarter of 2024. The due date for the filing of this report was forty-five days following the February 14, 2025, close

of the end of the Fourth Quarter 2024. It has been established that JMJ has yet to make this filing nor has the company made any effort to restore its compliance with this mandatory reporting and registration requirement. Failure to file call reports is significant to a company's operational status because it impairs the ability of the agency to conduct thorough and meaningful periodic financial examinations.

6. In respect to **Count Three** stated in the charge letter, that count was unilaterally withdrawn by the Division.

7. In respect to **Count Four**, it is deemed that no response was made by the company following issuance of notice on December 19, 2024, that reported that there had been a failure to timely renew its Ohio registration. Thereafter, the company never opened a line of communication with the agency regarding its non-compliant status nor to cooperate or seek rectification of the NMLS deficiencies described above in Counts One and Two nor with respect to other noted registration deficiencies. This failure of JMJ to cooperate with the agency through the NMLS system portal or by any other method constitutes obstructive conduct that is deemed to constitute a separate ongoing violation of Ohio statutory requirements.

Conclusions of Law and Recommendation of Action

Based upon the foregoing Findings of Fact, it is hereby determined that JMJ has violated the registration and licensure laws pursuant to the specific provisions enumerated hereunder.

1. For its failure to designate an operations manager following disqualification of Mr. John Janis, the company is determined to have violated Ohio Revised Code §1322.12 and .12 (C).
2. For its failure to file and maintain records including Mortgage call reports, particularly with reference to the Fourth Quarter, the company is deemed to have violated §1322.34(C).
3. For its failure to cooperate with the investigation of its operation undertaken by the Division the “agency”, the company JMJ is also deemed to have violated §1322.10 (C).
4. JMJ has not only failed to meet the specific mandates of records and registration requirements as operating efficiencies, but it has not exercised any apparent effort to correct the legal deficiencies in its registration status, nor has it shown any impetus to maintain compliance with the law going forward beyond these specific determinations.
5. It is concluded that the Division has established basis for implementation of punitive action, the deficiencies of law with serious implications and which are ongoing, and sanctions of suspension or revocation of the JMJ registration by the Superintendent is authorized in accordance with Ohio Revised Code §1322.50(A)(1)(a).
6. JMJ is hereby advised that, pursuant to Ohio Revised Code §119.09, it may file with the Ohio Division of Financial Institutions written objections to this Report and Recommendation within ten (10) days from the issuance of this Report.

Index of Exhibits Admitted to the Record

State’s Exhibit #A.....Notice of Intent to Suspend or Revoke
Registration and Opportunity for
Hearing 6/12/2025 pp. 1-7
Letter to JMJ Mortgage, LLC, c.o John
Janis with service records
6/13/2025 pp. 8-10.
Copy of package w/ delivery address
p. 11.
Letter to JMJ Mortgage c/o John
Janis w/ package sheet copy
7/18/2025, pp. 12-14.
Letter to JMJ Mortgage c/o John
Janis served through FedEx
with service records, pp. 15-22
Letter to JMJ Mortgage c/o John
Janis regarding publication
8/19/2025 pp. 23-25
USPS Letter to JMJ Mortgage,
c/o John Janis 9/18/2025 p. 26.

State’s Exhibit #B..... NMLS Resident/Registered Agents

State’s Exhibit #C..... NMLS Registration Data Sheet for
JMJ

State’s Exhibit #D..... Letter to JMJ Mortgage, Att. John
Janis 2/26/2025 p. 1

State’s Exhibit #E..... Email from Brian Brown to John
Janis 4/25/2025, pp. 1-2

State’s Exhibit #E..... NMLS HNH Filing History

State’s Exhibit #G..... NMLS JMJ State License Item
Information pp. 1-4

State’s Exhibit #H..... NMLS State License/Registration
History for JMJ, pp. 1-3

State’s Exhibit #I..... NMLS Business Activities for JMJ
pp. 1-9

Respectfully submitted,

/s/ _____

**Frank A. Cellura
Attorney Hearing Officer**