

DEPARTMENT OF FINANCIAL INSTITUTIONS
MINUTES OF MEETING
MARCH 17, 2011

The Members of the Department of Financial Institutions met at 10:00 a.m., EDT, at 30 South Meridian Street, Suite 300, Indianapolis, Indiana. Present from the Department were David H. Mills, Director; John J. Schroeder, General Counsel, Deputy Director, Depository Division and Secretary; James M. Cooper, Deputy Director, Depository Division and Assistant Secretary; Randall L. Rowe, Supervisor, Bank Division; Gina R. Williams, Deputy Director, Administration Division; Troy Pogue, Supervisor, Administration Division; Connie Gustafson, Assistant Legal Counsel and Sharmaine Stewart, Administrative Assistant. Guests were Kurt Rosenberger, President and CEO, Owen Community Bank and Claudia Swhier, Attorney, Barnes and Thornburg.

I. EXECUTIVE SESSION: 10:00 a.m.

- A. James Cooper presented to the Members a review of a report of examination which is confidential pursuant to IC 28-1-2-30. This aspect of the Executive Session is authorized by IC 5-14-1.5-6.1(b)(7).
- B. John Schroeder presented to the Members pending litigation. This aspect of the Executive Session was authorized by IC 5-14-1.5-6.1(b)(2)(B).

II. PUBLIC SESSION: 10:30 a.m.

- A. Members Present: Richard J. Rice, Chairman; Mark Schroeder, Vice Chairman; Michael W. Davis, PR Sweeney and David H. Mills, Director. Donald E. Goetz participated via teleconference and Jean L. Wojtowicz was absent.
- B. Date of next meeting: April 14, 2011 @ 10:00 a.m., at the office of The Department of Financial Institutions, 30 South Meridian Street, Suite 300, Indianapolis, Indiana.
- C. Chairman Rice entertained a motion to approve the minutes of January 13, 2011 meeting. **Mr. Sweeney moved approval of the minutes; Mr. Schroeder seconded the motion, and the motion passed unanimously.**

D. DIVISION OF BANK AND TRUST COMPANIES:

1. Owen Community Bank, s.b., Spencer, Owen County, Indiana

James Cooper informed the members that Owen Community Bank, s.b., Spencer, Owen County, Indiana applied to the Department for approval of a Plan of Conversion whereby Owen Community Bank, s.b. will convert from a federal stock savings bank to a state chartered commercial bank pursuant to IC 28-1-21.6. As part of the Plan of Conversion, the bank intends to change its name to Owen Community Bank. Representing Owen Community Bank, s.b. was Kurt Rosenberger, President and CEO, Owen Community Bank and Claudia Swhier, Attorney, Barnes and Thornburg.

A motion for approval of the conversion, subject to the bank's commitment to divest of

its subsidiary's nonconforming assets within two years, was made by Director Mills and seconded by Mr. Davis. The application was unanimously approved.

A motion to delegate to the Director the authority to extend the length of time to divest of nonconforming assets, pursuant to IC 28-1-21.6-12, was made by Mr. Schroeder and seconded by Mr. Sweeney. The motion passed unanimously.

E. CONSUMER CREDIT DIVISION:

1. Adoption of Amendment SAFE MLO Rules

John Schroeder explained that the staff was recommending another amendment to the SAFE MLO Rules. Mr. Schroeder explained the following amendment:

Amend 750 IAC 9 et seq. to delay the licensing requirement effective date from July 1, 2011 to July 1, 2012 for individuals acting exclusively as servicers engaging in loss mitigation efforts with the respect to existing mortgage transactions so long as HUD does not object to the delay.

Mr. Schroeder explained that the one-year delay will give HUD, or more likely HUD's successor, the Bureau for Consumer Financial Protection, time to implement rules relating to this topic. Mr. Schroeder discussed the amendment with a representative from HUD who indicated that HUD recognizes that state regulators "may find it prudent to delay determinations of whether certain individuals must be licensed until a final rule is published."

A motion for adoption of the amendment was made by Mr. Schroeder and seconded by Director Mills. This amendment was passed unanimously.

F. DIRECTOR'S COMMENTS AND ACTIONS :

1. Demotte State Bank, Demotte, Jasper County, Indiana

The bank has requested permission to hold a parcel of property in excess of three years as prescribed in IC 28-1-11-5. The property is located directly east across the street from the main office in DeMotte, Indiana. No address has been assigned to the vacant lot. The property was purchased on January 13, 2006. At the bank's board meeting on January 17, 2011, the board adopted a board resolution reaffirming that the bank intends to hold this real estate for future branch development. The purpose of this property acquisition is to move their current drive-up facility to this location combining it with a new operation center. The Bank has granted an extension to hold the real estate until January 31, 2012. Should the bank not be able to utilize the real estate within this time frame, another

request to the Director pursuant to IC 28-1-11-5 will be required. **This was approved by action taken by the Director on February 4, 2011.**

2. **American General Financial Center, Inc., Evansville, Vanderburgh County, Indiana**
The industrial authority filed a request for approval of a Petition for approval to amend Article 1 of its Articles of Incorporation. The amendment to Article 1 will change the company's name to Springleaf Financial Center, Inc. The effective date of the amendment was on March 7, 2011. **This was approved by action taken by the Director on March 3, 2011.**

3. **American General Financial Center, Incorporated, South Bend, St. Joseph County, Indiana**
The industrial authority filed a request for approval of a Petition for approval to amend Article 1 of its Articles of Incorporation. The amendment to Article 1 will change the company's name to Springleaf Financial Center, Incorporated. The effective date of the amendment was on March 7, 2011. **This was approved by action taken by the Director on March 3, 2011.**

G. DIRECTOR'S DELEGATED ACTIONS:

1. **Reliance Trust Company, Atlanta, Fulton County, Georgia**
An application for issuance of a certificate of admission was received from Reliance Trust Company, Atlanta, Fulton County, Georgia ("Reliance"). Reliance filed the application to enable it to transact business in Indiana in accordance with the provisions of IC 28-1-22. The trust company intends to have a trust production office to be located at 10150 Lantern Road, Suite 150, Fishers, Hamilton County, Indiana. The trust production office will perform only trust sales and servicing functions but no fiduciary activities. CT Corporation System, 251 East Ohio Street, Suite 1100, Indianapolis, Marion County, Indiana has been appointed as resident agent for service of legal process by Reliance. **A Certificate of Admission was approved by the Director on January 14, 2011, under delegated authority.**
2. **The Fountain Trust Company, Covington, Fountain County, Indiana**
The bank requested an extension of time for relocating its branch from 115 West Main Street, Darlington, Montgomery County, Indiana to 113 West Main Street, Darlington, Montgomery County, Indiana. The branch relocation application was approved under delegated authority on February 23, 2010, with a projected opening date of November 30, 2010. The bank has taken much longer than anticipated in drafting the plans and specifications for remodeling the branch office. The bank is requesting an additional year to relocate the branch. The bank's ROA as of September 30, 2010 was 0.68% and its Tier 1 leverage capital ratio was 11.86%. **The bank's request for an additional one-year extension until February 23, 2012 was approved by the Director on January 14, 2011, under delegated authority.**

3. **Bath State Bank, Bath, Franklin County, Indiana**

The bank applied to the Department for approval to pay dividends in excess of what is permitted by IC 28-13-4-3. The bank's dividend request asks approval to pay a cash dividend of \$132,000 to its holding company, Bath State Bancorp, Bath, Indiana. The dividend will be upstreamed to the parent holding company to fund holding company obligations. **This was approved by the Director on January 14, 2011, under delegated authority.**

4. **Associated Bank, National Association, Green Bay, Brown County, Wisconsin**

An application for issuance of a Certificate of Admission was received from Associated Bank, National Association, Green Bay, Brown County, Wisconsin ("Associated"). Associated filed the application to enable it to transact business in Indiana in accordance with the provisions of IC 28-1-22. The national banking association intends to have a loan production office to be located in Indianapolis, Indiana. The loan production office will perform only back office functions but no branching activities. CT Corporation System, 251 East Ohio Street, Suite 100, Indianapolis, Marion County, Indiana has been appointed as resident agent for service of legal process by Associated. **A Certificate of Admission was approved by the Director on February 4, 2011, under delegated authority.**

5. **1st Source Bank, South Bend, St. Joseph County, Indiana**

The bank applied to the Department for approval to pay dividends in excess of what is permitted by IC 28-13-4-3. The bank's dividend request asks approval to pay a cash dividend of \$7,043,750 to its holding company, 1st Source Corporation, South Bend, Indiana. The dividend will be upstreamed to the parent holding company to pay its regular quarterly dividend. **This was approved by the Director on February 4, 2011, under delegated authority.**

6. **Ameriana Bank, New Castle, Henry County, Indiana**

The bank applied to the Department for approval to pay dividends in excess of what is permitted by IC 28-13-4-3. The bank's dividend request asks approval to pay a cash dividend of \$375,000 to its holding company, Ameriana Bancorp, New Castle, Indiana. The dividend will be upstreamed to the parent holding company to fund holding company obligations, for its regular quarterly dividend and for other holding company expenses. **This was approved by the Director on February 15, 2011, under delegated authority.**

7. **Tower bank & Trust Company, Fort Wayne, Allen County, Indiana**

The bank applied to the Department for approval to relocate a branch office from 10373 Illinois Road, Fort Wayne, Allen County, Indiana to 9912 Illinois Road, Fort Wayne, Allen County, Indiana. The application was received on February 25, 2011. The branch is to be known as the Illinois Road Branch. The bank will continue to have 7 branches

after the relocation. **This was approved by the Director on March 3, 2011, under delegated authority.**

8. **Bath State Bank, Bath, Franklin County, Indiana**

The bank applied to the Department for approval to pay dividends in excess of what is permitted by IC 28-13-4-3. The bank's dividend request asks approval to pay a cash dividend of \$37,553.79 to its holding company, Bath State Bancorp, Bath, Indiana. The dividend will be upstreamed to the parent holding company to reimburse the bank for the use of employee time and space. **This was approved by the Director on March 9, 2011, under delegated authority.**

9. **Interra Credit Union, Goshen, Elkhart County, Indiana**

The credit union has filed a request for approval of a Petition for approval of a proposed Amendment to the Articles of Incorporation. IC 28-7-1-10 allows a credit union to add one or more qualified groups to its field of membership. This amendment would place the following organizations into the field of membership of the credit union:

Wyatt Sales & Service – Wyatt – 20 members (common bond of occupation as defined by IC 28-7-1-10) **This was approved by the Director on January 4, 2011, under delegated authority.**

10. **Forum Credit Union, Indianapolis, Marion County, Indiana**

The credit union has filed a request for approval of a Petition for approval of a proposed Amendment to the Articles of Incorporation. IC 28-7-1-10 allows a credit union to add one or more qualified groups to its field of membership. This amendment would place the following organizations into the field of membership of the credit union:

UK CPA Group – Indianapolis – 6 members (common bond of occupation as defined by IC 28-7-1-10)

IUPUI CLN – Greenwood – 20 members (common bond of occupation as defined by IC 28-7-1-10) **This was approved by the Director on February 2, 2011, under delegated authority.**

11. **Teachers Credit Union, South Bend, St. Joseph County, Indiana**

The credit union has filed a request for approval of a Petition for approval of a proposed Amendment to the Articles of Incorporation. IC 28-7-1-10 allows a credit union to add one or more qualified groups to its field of membership. This amendment would place persons who reside or are employed within the following communities into the field of membership of the credit union:

Randolph County, Indiana (common bond of community residence or employment within a community as defined by IC 28-7-1-10)

Greene County, Indiana (common bond of community residence or employment within a

community as defined by IC 28-7-1-10) **This was approved by the Director on February 3, 2011, under delegated authority.**

12. **Pinnacle Credit Union, Fort Wayne, Allen County, Indiana**

The credit union has filed a request for approval of a Petition for approval of a proposed Amendment to the Articles of Incorporation. IC 28-7-1-10 allows a credit union to add one or more qualified groups to its field of membership. This amendment would place the following organizations into the field of membership of the credit union:

McClelland, Inc. – Fort Wayne – 100 members (common bond of occupation as defined by IC 28-7-1-10)

Fink's Harley-Davidson – Zanesville, OH – 20 members (common bond of occupation as defined by IC 28-7-1-10) **This was approved by the Director on February 21, 2011, under delegated authority.**

13. **Forum Credit Union, Indianapolis, Marion County, Indiana**

The credit union has filed a request for approval of a Petition for approval of a proposed Amendment to the Articles of Incorporation. IC 28-7-1-10 allows a credit union to add one or more qualified groups to its field of membership. This amendment would place the following organizations into the field of membership of the credit union:

Aircom Manufacturing, Inc. – Indianapolis – 190 members (common bond of occupation as defined by IC 28-7-1-10)

Thornberry Consulting, LLC – Indianapolis – 24 members (common bond of occupation as defined by IC 28-7-1-10)

Ontario Systems – Muncie – 262 members (common bond of occupation as defined by IC 28-7-1-10)

Servant HR – Fishers – 300 members (common bond of occupation as defined by IC 28-7-1-10)

Overlook (Cassandra Cloud) – Indianapolis – 8 members (common bond of occupation as defined by IC 28-7-1-10)

Integrity Network Solutions – Sheridan – 8 members (common bond of occupation as defined by IC 28-7-1-10)

Anesthesia & Pain Management Services, PC – Indianapolis – 3 members (common bond of occupation as defined by IC 28-7-1-10)

Andy's Mobile Oil Change – Fishers – 1 member (common bond of occupation as defined by IC 28-7-1-10) **This was approved by the Director on February 28, 2011, under delegated authority.**

14. **NorthPark Community Credit Union, Indianapolis, Marion County, Indiana**

The credit union has filed a request for approval of a Petition for approval of a proposed Amendment to the Articles of Incorporation. IC 28-7-1-10 allows a credit union to add one or more qualified groups to its field of membership. This amendment would place

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persons who reside or are employed within the following community into the field of membership of the credit union:

Clinton County, Indiana (common bond of community residence or employment within a community as defined by 28-7-1-10) **This was approved by the Director on March 9, 2011, under delegated authority.**

15. **DHI Mortgage Company, LTD** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are also applying for a Subordinate Lien Mortgage License. Applicant is based in Austin, Texas. They will be servicing their loans. Loans will be closed by title companies. **This was approved by the Director on January 20, 2011, under delegated authority.**
16. **Real Estate Mortgage Network, Inc.** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. Applicant is based in River Edge, New Jersey. They will not be servicing their loans. Loans will be closed by title companies. **This was approved by the Director on January 20, 2011, under delegated authority.**
17. **Southwest Stage Funding, LLC d/b/a Cascade Financial Services** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. Applicant is based in Mesa, Arizona. They will be servicing their loans. Loans will be closed by title companies. **This was approved by the Director on January 20, 2011, under delegated authority.**
18. **Stearns Lending, Inc.** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. Applicant is based in Santa Ana, California. They will not be servicing their loans. Loans will be closed by title companies. **This was approved by the Director on January 20, 2011, under delegated authority.**
19. **James F. Messinger & Co, Inc.** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. Applicant is based in Alsip, Illinois. They will not be servicing their loans. Loans will be closed by title companies. **This was approved by the Director on February 04, 2011, under delegated authority.**
20. **U.V.S. Inc.** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. Applicant is based in Los Angeles, California. They will not be servicing their loans. Loans will be closed by title companies. **This was approved by the Director on February 04, 2011, under delegated authority.**
21. **MGIC Mortgage Services, LLC** applied via the Nationwide Mortgage Licensing

System for a First Lien Mortgage Lending license. Applicant is based in Milwaukee, Wisconsin. They will not be servicing their loans. Loans will be closed by title companies. **This was approved by the Director on February 11, 2011, under delegated authority.**

22. **Residential Acceptance Corporation** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Tampa, Florida. They will not be servicing their loans. Loans will be closed by title companies. **This was approved by the Director on February 11, 2011, under delegated authority.**
23. **Semper Home Loans, Inc.** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Providence, Rhode Island. They will not be servicing their loans. Loans will be closed by title companies. **This was approved by the Director on February 11, 2011, under delegated authority.**
24. **Western Ohio Mortgage Corp. d/b/a Solutions Lending** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Sidney, Ohio. They will not be servicing their loans. Loans will be closed by title companies. **This was approved by the Director on February 11, 2011, under delegated authority.**
25. **CornerStone United, Inc.** is requesting approval as third-party administrator for a Guaranteed Auto Protection (GAP) Program. Applicant is based in Hickory, NC. **This was approved by the Director on February 11, 2011, under delegated authority.**
26. **American Internet Mortgage, Inc d/b/a AimLoan.com** applied via the Nationwide Mortgage Licensing System for a Subordinate Lien Mortgage Lending license. They are currently licensed as a First Lien Mortgage Lender #10910. Applicant is based in San Diego, California. They will not be servicing their loans. Loans will be closed by title companies. **This was approved by the Director on February 25, 2011, under delegated authority.**
27. **Kroll Factual Data, Inc.** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. Applicant is based in Loveland, Colorado. They will not be servicing their loans. Loans will be closed by title companies. **This was approved by the Director on March 7, 2011, under delegated authority.**
28. **Nova Financial & Investment Corporation d/b/a Nova Home Loans** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license.

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Applicant is based in Tucson, Arizona. They will not be servicing their loans.

Loans will be closed by title companies. **This was approved by the Director on March 7, 2011, under delegated authority.**

29. Redbud Estates Sales, Inc. d/b/a Redbud Homes applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. Applicant is based in Anderson, Indiana. They will be servicing their loans. Loans will be closed by title companies. **This was approved by the Director on March 7, 2011, under delegated authority.**

30. United Security Financial applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. Applicant is based in Murray, Utah. They will not be servicing their loans. Loans will be closed by title companies. **This was approved by the Director on March 7, 2011, under delegated authority.**

31. Mortgage Loan Originator Applications:

The following 96 mortgage loan originator applications were recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article. **These applications were approved by the Director on January 13, 2011, under delegated authority.**

NMLS #	Last Name	First Name	Middle Name	Suffix	LicID #
389326	Adams	Joshua	Daniel		15575
187523	Aderemi	Mojuba			15634
259879	Andrews	Samuel	James		15628
201926	Armstrong	Henry	Dale		15643
384829	Arnett	Robert	Edwin		15691
376148	Ault	Ryan	D		15288
7151	Balmer	Jeffrey	Richard		11636
193445	Bankowski	Michael	C		15635
225822	Barden	Elizabeth	Anne		15503
372556	Botelho	Michael	Stephen		15616
139046	Boyer	Rex	A		15565
190211	Briner	Justin	Jeffrey		15645

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316353	Britton	Brandon	Scott		13474
358980	Bunch	Levi	James		15644
376356	Cadena	Rogelio	Jesus		15629
374381	Cadwell	Ryan	Scott		15524
58948	Capobianco	Frank	Jr.		15176
349423	Carrington	Kyle	David		15297
79391	Cercone	Richard	M		15612
243360	Condon	Craig	Thomas		12526
46975	Connelly	Patrick	David		12913
34020	Connelly	Sean	M		15594
13890	Cooper	Richard	Matlack	IV	11914
316715	Cooper	Ross	Elliot		15698
337551	Cravetz	Amy	Beth		14908
90119	Daly	Robert			15089
235797	Daubenspeck	Myra	Y		13571
142466	D'Hondt	Alan			15595
136898	Duelley	Bryan	J		15546
12824	Dumont	Amanda	Dawn		12831
33410	Ehler	Duane	Lee		13707
97906	Feikle	Brandon	Anthony		15145
35204	Fister	Peter	Andrew		15627
206460	Fleury	Rachel	Maria		15637
384770	Frazier	Charles	Edward		15623
153310	French	Charlotte	W		15307
358209	Gordon	Gregory	Carlton		15315
114618	Gravina	Richard	Paul		15614
43871	Grill	David	Alan		13363
374080	Guthrie	Robert	David		15557
148009	Haitz	James	Swift		15607

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136954	Hamed	Bruce	R	15593	
13052	HAUGER	BLAKE	WILLIAM	15641	
371626	Herrera	Abraham	Esparza	15567	
375827	Higley	Douglas	Darrell	15606	
339893	Holmes	Justin	Thomas	15552	
30177	Hudson	Albert	Vernon	IV	15636
377629	James	Anthony		15631	
232227	Jones	Timothy		13549	
200665	Juliano	Frank	L	11620	
390137	Kent	Robert	Michael	15576	
387168	Kershaw	Julieann	Patrice	15605	
379964	Kuykendall	Sandra	Ann	15630	
133638	Lundin	Brian	Joseph	15592	
19492	Mannino	Calogero		15269	
22567	Martin	Dustin	Suk-Jung	13328	
375836	Martin	Jeremy	Adam	15633	
19273	Martucci	Adam	Michael	12729	
82364	McCarty	Dawn	Rachelle	15603	
133515	Moderski	James	Paul	15675	
373987	Narbutas	Paulius		15560	
33940	Nicholas	Garrett	Michael	13132	
157761	Oliver	Mary	Elizabeth	15642	
165696	Panagakis	Stellianos	J	15588	
374660	Passanisi	Mark	Joseph	15615	
337430	Paugh	Christopher	James	15693	
21391	PeBenito	Arthur	Jeffrey	11956	
169904	Person	Shawn		15231	
75579	Pitone	Diane	Marie	15490	
245117	Poppe	David	Andrew	15604	

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365518	Powers	Trevor	Rylan	15617	
54788	Ricci	Yvonne	Marie	15625	
27562	Richards	Martha	Therese-Solomonson	12865	
387174	Roberts-Alston	Sasha	Jannel	15549	
26846	Roffman	Barry		12857	
261941	Ross	Elana	Andrea	15639	
46562	Rushing	Greg	K	15658	
32752	Schwalb	Bruce	David	12903	
171399	Sheeran	Joseph	D.	15618	
113809	Silva	Richard	Manuel	15266	
298710	Spaulding	Gregory	Kent	15646	
261088	Stevens	Casey	A	12323	
32770	Stewart	Nicholas	Ryan	15706	
33881	Strang	Gwyn	Lynn	15580	
198012	Summerer	Adam	Allen	II	12938
53970	Thomas	Michael	Anthony	13134	
87993	Vano	Enrico		15712	
32099	Vogelsberg	Jason	Paul	13210	
371757	VU	QUYNH	NGOC	15704	
194606	Walker	Allyson	Shawn	15654	
181838	Walter	Terry	Lee	13511	
387173	Washington	Zakejia	Tawana	15550	
13329	Weilacher	Scott	Mathew	15569	
383901	Wells	Dennis	Martin	15613	
85327	Wilcox	Steven	Douglas	15699	
68758	Willson	Jeffrey		15080	

32. Mortgage Loan Originator Applications:

The following 23 mortgage loan originator applications were recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff determined that the professional

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training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article. **These applications were approved by the Director on January 21, 2011, under delegate authority.**

NMLS #	Last Name	First Name	Middle Name	Suffix	LicID #
201926	Armstrong	Henry	Dale		15643
369668	Atteberry	Justin	Ryan		16084
254201	Bernard	Michael	Anthony		16087
228100	Brown	Michael	Vance		16063
316193	Brown	Zachery	Paul		15710
59684	Carter	Terry	Lee		15719
375858	Desclefs	Kathleen			16082
374217	Diedrich	Todd	Peter		15563
7926	Dunnagan	Shawn	Edward		15723
146602	Gundy	Mary Jane			16078
136584	Hurdle	James	William		15598
141955	Israelov	Art	G		15591
133024	Lombardo	Anthony			16077
380245	Lawton	Joel	Shane		15720
371972	Neiley	Joseph	Barton	Jr	16072
148777	Pietrunti	Roseanne			15638
389071	Reardon	Christopher	Todd		16079
17935	Richardson	Van	A		15718
386753	Robinson	Andrew	Barker		16083
182373	Roesler	Michael	Joseph		15722
378660	Venter	Vivian	Denise		15555
171250	Ward	William	David		16070
194877	Whitmire	Brandy	Lashaun		15721

33. Mortgage Loan Originator Applications:

The following 25 mortgage loan originator applications were recommended for approval.

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Pursuant to 750 IAC 9-3-2(b), the department staff determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article. **These applications were approved by the Director on January 27, 2011, under delegate authority.**

NMLS #	Last Name	First Name	Middle Name	Suffix	LicID #
5391	Aziz	Rabi	Hassan		15573
4343	Abernethy	Jason			16130
336204	Campau	James	Michael		16126
13484	Childress	Lisa			16102
121109	Chin	Kyle	Rice		16090
202952	Fischer	Jessica	Marie		16094
16855	Gilliam	Erica	Dawn		15370
363944	Johnson	Ronald	Allen		16107
388534	Khan	Naveed			15608
259524	Koger	Thomas	James		14924
148040	Kraus	Carolyn	S		16127
215772	Lewis	Anthony	Dell		16097
337758	Lieske	Daniel	Charles		16064
322977	McKnight	Austin	Lee		15717
9337	McMurry	Justin	Tab		11885
12134	Pickering	David	P		16117
15835	Robbins	Sean	Auburn		12586
386753	Robinson	Andrew	Barker		16083
207798	Royal	Kirk	Ora		15542
164783	Rudy	Diana	Lynn		16091
375753	Stickle	Emily	Ann		16098
353800	Stojak	Gail	M		16103
350090	Tomes	Aaron	Michael		16099
207376	Wilson	James	Patrick		15558

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34. Mortgage Loan Originator Applications:

The following 18 mortgage loan originator applications were recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article. **These applications were approved by the Director on February 4, 2011, under delegate authority.**

NMLS #	Last Name	First Name	Middle Name	Suffix	LicID #
376695	Alvarez	Victor	Eduardo		16164
48750	Degati	Louis			16086
365057	Farmer	Richard	James		16125
272451	Garbutt-Lowry	Dale	Odetta		15697
148936	Hays	Chad	M		16151
30926	Ilayan	Maher	Abraham		16119
130253	Lee	Jeff	Travis		16137
174698	Macdonald	Breton	Glen		16145
22706	Magee	Ann	Regina		16121
372902	Merrick	Michael	Galvin		16143
333525	Murphy	Duane	Edward		16110
170658	Shapiro	Paul	Stephen		16148
373083	Stevens	Scott	Andrew		16135
380323	Sweeney	Thomas	J		16071
299786	Thompson	Brian	Stewart		16150
389329	Vanleuven-Rush	Justin	Kyle		16128
384700	Watkins	Billy	Ray	III	16112
13381	Wiegandt	Bryan	Paige		16157

35. Mortgage Loan Originator Applications:

The following 25 mortgage loan originator applications were recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is

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such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article. **These applications were approved by the Director on February 11, 2011, under delegate authority.**

NMLS #	Last Name	First Name	Middle Name	Suffix	LicID #
202563	Abney	William	Michael		16176
391239	Bailey	Crystal	Diane		16076
391236	Bowman	Kathy	L		16088
205271	Cale	Riki	Danielle		16108
263675	Clift	Jason	Waterman		13685
188895	Fillmore	Brett	Wilson		16160
224387	Henderson	Ahkeem	Kahil		16169
351767	Hogan	Robin	H		16096
31732	Kelly	Brian			16149
87624	Levy	Daniel			16152
328464	Lincoln	Deena	Marie		16195
375835	Maloney	Kenneth			16192
262490	Mieczkowski	Shawn	Allen		15601
220976	Murphy	Timothy	Patrick		16166
392435	Patterson	Gregory	Allen		16159
256303	Reider	Neal			16154
153477	Roy	Robert	Vincent		15724
6170	Sadowsky	Robert	Allen		16185
34680	Smigiel	Anthony			16142
27960	Stanczak	David			13216
207387	Tannheimer	Jill	Marie		15711
397170	Taylor	Mark	Stephen		16085
371746	Wang	Qinyou			16139
363912	Worley	Richard	Harold		16194
384543	Young	Barbara	Ann		16190

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36. Mortgage Loan Originator Applications:

The following 25 mortgage loan originator applications were recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article. **These applications were approved by the Director on February 18, 2011, under delegate authority.**

NMLS #	Last Name	First Name	Middle Name	Suffix	LicID #
316694	Arnieri	Anthony	Leonardo		16202
328082	Bates	Corey	Michael		16124
144206	Bond	Steven	P		16200
382406	Clepp	Christopher	Louis		16178
139470	Cox	C	Eric		16209
305419	Coyne	Christopher	J		15687
367336	Flack	Rebecca	L		16114
324234	Glos	Timothy			16131
375731	Haidar	Ahmed	Abraham		16136
312768	Kenna	Matthew	James		16199
62655	La Hue	Matthew	Ryan		16089
196552	Lux	Thomas	R		16132
375824	Maddison	Thomas	William		16197
287778	Malkowski	Robert	Paul		16215
397925	Maxwell	Eric	Trevor		16177
399006	Music	R	Cathlene		16174
204266	Perkins	Porter	Lee		16193
20829	Rogers	Heidi	Miller		16163
320084	Scherzinger	Ann	Katherine		16196
309940	Smith	Michael	Anthony		16171
66793	Wathen	Nathan	Jon		16133
280448	Weisenfelder	Blake	Michael		16133
41875	Weiss	Evan	Martin		16203

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393759	Weldon	Benjamin		16218
250373	Young	Jason	Robert	16038

37. Mortgage Loan Originator Applications:

The following 22 mortgage loan originator applications were recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article. **These applications were approved by the Director on February 25, 2011, under delegate authority.**

NMLS #	Last Name	First Name	Middle Name	Suffix	LicID #
331653	Abitbol	Frederic			15462
51200	Crawford	Steven	Dean		16235
178080	Disarro	Lynn	Ann		16229
392438	Evans	Aisha			16104
210113	Fajardo	Dan	Liwanag		16173
191476	Fein	Ryan	David		16250
395520	Froggett	William			16138
304383	Heravi	Kaveh	Kevin		16244
124074	Irvine	Scott	Mitchell		16172
230264	Messinger	James	F	Jr	16210
33282	Miller	Margo			16238
256254	Morris	Regina	Ann		16220
229229	Oertel	Andrew	James David		16067
315564	Parrish	Stephanie	Ann		16233
198577	Salomone	Michael	Vincent		16228
228604	Schneider	Gregory	John		16248
279484	Steele	Galen			15314
205279	Thompson	Jamie	Kay		16247
389823	Vlachos	Marie	Charlene		16198
62219	Windhorst	Daniel	Thomas		16222

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355708	Wood	Allen	Dale		16224
41671	Wulfemeyer	Mark	Warren	II	16245

38. Mortgage Loan Originator Applications:

The following 35 mortgage loan originator applications were recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article. **These applications were approved by the Director on March 4, 2011, under delegate authority.**

NMLS #	Last Name	First Name	Middle Name	Suffix	LicID #
180242	Borrelli	Jason	Guy		16268
7344	Brown	Robert	Warren		16255
52914	Buckley	Katherine	L		16271
111224	Campbell	Jeremy	Fredrick		16105
194237	Cimperman	Frank	A	Jr	16167
194379	Colletti	Robert	Joseph	II	16066
50325	Cook	Edward	A.		16272
372914	Cooper	Catherine	Tonnette		16260
88862	Cortese	John	David		16201
29966	Damanskas	Michelle	Bridgette		16292
5896	Daurio	Jon	Robert		13870
385507	Dwyer	Wesley	Lawrence		16267
316776	Edewaard	Kristopher	E		16262
307824	Farren	Louis	Ignatius		16291
385911	Goodpaster	Meagan	Marie		16246
211868	Hall	Marie	Francoise		16261
49892	Havekes	Rene			16219
260927	Helderman	Rochelle	Renee		16214
219460	Holley	Nicolas	Ronald		15585
309658	Johnson	Danielle	M		16141

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210071	Kemmy	Christopher	John		16286
155791	Lavoro	Michele	Ann		16223
375830	Lewis	Johnetta			16289
14761	McCartney	Lynda			16290
339348	Megert	Kurt	Arthur		16092
260642	Naso	Michael	Joseph		16243
32683	Osborne	William	Lee	Jr	15556
219331	Pachan	Jessie	J		16225
226704	Penley	Thomas	Craig	Jr	16216
370284	Smith	James	Richard	III	16231
32677	Sopko	Jeremy	Edward		16075
184586	Soronen	Jonathan	Robert		16257
142278	Stabile	Jeremy	Allen		15707
307644	Warren	James	Joseph		16276
384723	Young	Quantina	Chavess		16279

CERTIFICATION:

The Department certifies that the business discussed in the Executive Session was limited only to business that was set out in the Department's Notice of Meeting and Agenda under the heading of "Executive Session." All action taken by the Department, if any, relating to the business discussed in the Executive Session was conducted in the public place.

OTHER BUSINESS:

Chairman Rice asked if there was other business. There being no further business, Chairman Rice entertained a motion to adjourn the meeting. **Mr. Davis moved for adjournment and Mr. Sweeney seconded the motion and it passed unanimously.**

APPROVED:

ATTEST:

Richard J. Rice, Chairman

John J. Schroeder, Secretary