

**DEPARTMENT OF FINANCIAL INSTITUTIONS**  
**MINUTES OF MEETING**  
**February 11, 2021**

The Members of the Department of Financial Institutions virtually met at 10:00 a.m., EDT. Present from the Department were Thomas C. Fite, Director; Christopher Dietz, Deputy Director, Depository Division; Lyndsay Miller, Deputy Director, Consumer Credit Division; Michael Fracassa, Deputy Director, Administration Division; Troy Pogue, Chief Operations Officer; Nicole Buskill, General Counsel and Secretary; George Dremonas, General Counsel; Brad Stone, IT Director; and Sharmaine Stewart, Administrative Assistant. Also present was Brett Ashton with Krieg Devault

**I. PUBLIC SESSION: 10:00 a.m.**

- A. Members Present: Richard J. Rice, Chairman; Mark Schroeder, Vice Chairman; Thomas C. Fite, Director; Jean Wojtowicz, Donald E. Goetz and Benjamin Bochnowski
- B. Date of next meeting: March 11, 2021 @ 10:00 a.m., at the Indiana Department of Financial Institutions, 30 South Meridian Street, Suite 300, Indianapolis, Indiana.
- C. Chairman Rice entertained a motion to approve the minutes of the January 14, 2021 meeting.

**Ms. Wojtowicz moved approval of the minutes; Mr. Goetz seconded the motion and the motion passed unanimously.**

**Ms. Buskill called roll for a vote. Richard Rice, Jean Wojtowicz, Ben Bochnowski, Don Goetz, and Tom Fite all voted yes. The minutes were approved 5-0.**

**D. DEPOSITORY DIVISION:**

**Resolution adopting a Secondary Capital Policy**

Depository Division Deputy Director Christopher Dietz presented a draft policy statement titled Credit Union Issuance of Subordinated Debt for the Purpose of Enhancing Regulatory Capital per IC 28-7-1-19. Deputy Director Dietz explained that Indiana statute 28-7-1-19 indicates that if a federal credit union is authorized by the federal regulatory authority with jurisdiction or by federal law to use one (1) or more forms of secondary capital, state-chartered credit unions can also be given that ability if the DFI Members pass a rule, order, or declaratory ruling outlining such provisions. Deputy Director Dietz presented the Members with a draft policy statement outlining the conditions a credit union would be required to meet to petition the Department for subordinated debt issuance, staff parameters for review of the petition, and staff and Member considerations when determining whether to approve the request. Deputy

## Minutes of Members' Meeting

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Director Dietz also discussed how the requirements in the draft policy correlates with NCUA requirements and areas where there may be a difference between the DFI draft policy and the NCUA requirements.

Mr. Schroeder discussed the requirement for the three-year strategic plan and three year's of financial projections to be provided as a part of the petition to the Department. Mr. Schroeder expressed that the proposed three-year strategic plan and financial projection requirement may be too short. Mr. Schroeder indicated that we should consider extending this requirement to at least five years, as that is traditionally the term when subordinated debt repayment starts and reduction from regulatory capital treatment begins. Chairman Rice commented that he is not as concerned with the time period of the initial strategic plan submission but believes it prudent for the credit union to update their strategic plan annually throughout the holding of the subordinated debt. Chairman Rice indicated that he would not be opposed to extending the initial requirement to submit a five-year plan, as long as the policy requirement also included an annual update provision for the strategic plan. Ms. Wojtowicz recommended that the draft policy be updated to outline the requirement of a five-year strategic plan that is updated annually.

Mr. Schroeder discussed a desire to strength the wording in the draft policy to include verbiage that recognizes the temporary nature of the secondary capital when considering a credit union's subsequent request to purchase financial assets or fixed assets when this subordinated debt remains included in regulatory capital. Given the temporary nature of the capital inclusion, the purchase of long-term assets with temporary capital may not be prudent risk management and staff should give consideration to this risk. Deputy Director Dietz indicated that statements and parameters would be updated in the policy which indicates Department staff will back-out any secondary capital from their calculations when considering the purchase of a financial asset or fixed asset.

Mr. Bochnowski indicated that he doesn't want to make the bar too high that approval is not possible, but he believes there are a number of specific risks that must be captured, and this document is prudent. Mr. Bochnowski's largest concern is ensuring there is continual access to this capital when the note matures. Earnings and the ability to service the debt will be key in continuing to have access to capital at maturity. We do not want an institution to get into a position where they need to refinance the debt at maturity but cannot due to financial condition.

Deputy Director Dietz asked if the Members would like a debt service calculation as a part of the policy. The Members believe a debt service coverage ratio guideline may be too difficult to enforce given the number of assumptions and lengthened time of these borrowings. Mr. Schroeder mentioned allowing subordinated debt to be part of the capital cushion is prudent in his risk management structure, but subordinated debt should not be considered part of the core capital. Ms. Wojtowicz agreed that debt service coverage parameters should not be included in the policy, but staff should address debt service coverage in their review of any petition for subordinated debt.

Ms. Wojtowicz moved approval of the draft policy subject to the minor edits discussed by the Members. Mr. Schroeder seconded the motion.

Ms. Buskill called a roll call vote. Richard Rice, Mark Schroeder, Jean Wojtowicz, Ben Bochnowski, Don Goetz and Tom Fite all voted yes. The motion was approved 6-0.

F. DIRECTOR'S COMMENTS AND ACTIONS:

1. Financial Update (Michael Fracassa)

**FINANCIAL HIGHLIGHTS**  
**FYE JUNE 30, 2021 *January 31-YTD***

As of January 31, 2021, we are 58.3% through the budget year and are currently running at 51.18% of Expenses and 96.78% of Revenue.

Expenses are running under budget by 7% (\$618,000). This is mostly due the fact that all examinations are being completed virtually and there have been no travel costs for examinations or training. Some of our larger spending items are paid normally in May and June, but with \$470,000 in travel savings and likely another \$150,000 from other areas we will have the opportunity to pre-pay rent, and other contracts as well, helping with FY 2022 and FY 2023 expenses.

YTD, we have received \$9.44 million in revenue, which is 96.78% of budgeted revenue. This includes virtually 100% of annual assessment revenue (it will not be 100% of the projection this year due to a late merger). The annual assessment revenue always comes in early, but Consumer Credit Revenue is running ahead of FY 2020, which means that we will surpass revenue projections, likely by more than \$500,000. This increase has come in spite of no increase in fees for FY 21.

**Fund Balance**

The additional projected revenue, along with expenses staying at budget should lead to a fund balance increase over \$1.3 million. This will bring the total fund balance at year end to approximately \$8.6 million.

**Hiring Update**

We recently hired our new General Counsel, and a new Credit Union Examiner, with an IT examiner set to start on April 5<sup>th</sup>. This will bring DFI to 69 employees, 1 employee away from being fully staffed. We have started interviews for a new Credit Union Examiner, but we will also be looking for 2 replacement bank examiners soon with the pending retirements of a senior field manager and a senior examiner.

**Indiana Professional Development Fund**

DFI continues to maintain a balance in the Indiana Professional Development Fund, held at CSBS. This fund was established in 2012 by Members Board, from an initial 1-million-dollar apportionment to DFI from the National Servicing Settlement from the five largest loan servicers. Over the last 8 ½ years DFI has used this fund for training purposes but has also received additional settlements into the fund.

The updated balance in this fund as of 12-31-20 is **\$1,207,099.82**, as DFI has received more in new settlements than has been spent on training over the last 8 years, but this fund has helped DFI pay for approximately \$180,000 in training fees over the last 8 years.

2. New Hire Introduction
3. Director Fite advised the Members of actions taken pursuant to Delegated Authority.
4. Other Matters

**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. Fite moved for adjournment, Ms. Wojtowicz seconded the motion, and it passed unanimously.

APPROVED:

  
Richard Rice, Chairman

ATTEST:

  
Nicole Buskill, Secretary

**ACTION TAKEN UNDER DELEGATED AUTHORITY  
FEBRUARY 2, 2021**

**1. HORIZON BANK, MICHIGAN CITY, LAPORTE COUNTY, INDIANA**

The bank has applied to the Department for approval to establish a branch office to be located at **3599 Grant Street, Gary, Lake County, Indiana**. The application was received on January 12, 2021. The branch is to be known as the **Gary Branch**. This will be the institution's 73rd branch. **APPROVAL IS RECOMMENDED - (KJS)**

**DEPUTY APPROVED** 

**DIRECTOR APPROVED** 

**2. TECH CREDIT UNION, CROWN POINT, LAKE COUNTY, INDIANA**

The credit union has applied to the Department for approval to relocate its main office from **10951 Broadway, Crown Point, Lake County, Indiana** to **10110 Randolph Street, Crown Point, Lake County, Indiana**. The application was received on January 12, 2021. The expected date to relocate is February 28, 2021. **APPROVAL IS RECOMMENDED - (KJS)**

**DEPUTY APPROVED** 

**DIRECTOR APPROVED** 

**3. TECH CREDIT UNION, CROWN POINT, LAKE COUNTY, INDIANA**

The credit union has applied to the Department for approval to establish a branch office to be located at **110 Boyd Boulevard, LaPorte, LaPorte County, Indiana**. The application was received on January 12, 2021. The branch is to be known as the **LaPorte Branch**. This will be the institution's 11th branch. **APPROVAL IS RECOMMENDED - (KJS)**

**DEPUTY APPROVED** 

**DIRECTOR APPROVED** 

**4. TEACHERS CREDIT UNION, SOUTH BEND, ST. JOSEPH COUNTY, INDIANA**

The credit union has filed for approval of a proposed Amendment of 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 organization into the field of membership of the credit union:

Michiana Rotational Molding, LLC – Constantine, Michigan – 15 members (common bond of occupation as defined by IC 28-7-1-10)

The Tolar Group, LLC – Waukegan, Illinois – 8 members (common bond of occupation as defined by IC 28-7-1-10)

F & F Group, Inc. – Franklin Park, Illinois – 5 members (common bond of occupation as defined by IC 28-7-1-10)

The Broadway Avenue, LLC – Grand Rapids, Michigan – 20 members (common bond of occupation as defined by IC 28-7-1-10)

**APPROVAL IS RECOMMENDED - (KJS)**

**DEPUTY APPROVED** 

**DIRECTOR APPROVED** 

**Delegated Authority  
January 22, 2021**

**Mortgage Loan Originator Applications**

Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following one hundred eighty-one mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has reviewed the previously listed items and 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.

NMLS #	Last Name	First Name	Middle Name	Suffix
1708174	Abazid	Rayan	Aldin	
1965613	Agne	Michael	Edward	
1916613	Alessio	Ryan	David	
1585671	Anderson	Austin	James	
2037930	Anderson	Drake	Adams	
2072003	Antoun	Ashley		
2071503	Asteriou	Josh	Douglas	
2027321	Barnette	Blake	Ashley	
2060329	Barron Villalobos	Juan	A	
1912714	Beacham	Shannon	Gemaine	
22176	Bell	Catherine	Ann	
2071166	Bell	Gregory	Lynn	
2035960	Bell	Imani	Brewer	
2064752	Borawski	Katherine	Lee	
2020799	Brandt	Christina	Paige	
464606	Brucker	Jennifer	Eileen	
2066671	Buford	Michele	Ayse	
2058633	Buie	Courtney	Anne	
1994398	Bulnes	Ilyse	Maria	
1939011	Bunce	Arthur	Michael	
2027676	Burgess	Corey	Patrick	
1993634	Bursteen	Jake	Randi	
2058757	Butler	Careesa	Veronica	
2056489	Caldwell	Daniel	Mark	II
954388	Campos	Ricardo	Manuel	
1958135	Cardenas	Henry	Angel	
2071084	Carter	Moe'Na	Jacquiese	
2071039	Caynon	Darren	Avery	
1993635	Cialone	Jacqueline	Mary	
2031979	Cisneros	Anthony		
2027709	Cobas	Jerard	Victor	
2058714	Coleman	Deanna		
2081955	Collins	Phillip	Andrew	
1956977	Compton	Brett	Nicholas	

1741297	Jones	Craig	Milton	Jr
1975247	Kellogg	Courtney	Leigh	
1964556	Khan	Qayum		
2075338	Kiernan	Patrick	G	II
902251	Kirk	Kevin	Maher	
2071281	Kish	Samantha	Marie	
2071447	Korejwo	Carson	Anthony	
2058993	Kunkel	Samuel	John	
2067102	Lanzano	Vincent	Paul	
2077170	Leon	Jason	Richard	
1993636	Lihvarchik	Michael	Joseph	
2077046	Lingner	Dayna	Rae	
2070646	Linville	James	Gaige	
2071291	Loher	Ryan	Anderson	
1853430	Lopez	Alysha	Nicole	
2021406	Lucas	Brian	Justin	
2071486	Lyskawa	Jonathan	Richard	
1504239	Ma	Tin	Trung	
2058709	Machen	Scott	Theodore	
2061198	Marlin	Donald		
2066672	Masso	Brittany	Ann	
2032495	McDonald	Kevin	D	
2071229	McMahon	Alison		
2071233	McVan	Michael	David	
1849788	Mellor	Alicia	Diane	
2062991	Menz	James	Gerard	
376413	Metcalf	Shannon	Annette	
1901507	Miller	Christian	Daniel	
1738905	Miller	Christine	Marie	
2009736	Mitchell	Taylor	Leigh	
2056894	Moore	Lucas	Robert	
2020551	Moran	Luke	Steven	
1507642	Moss	Joseph	Daniel	
2029896	Mullen	Grant	Franklin	
1866930	Myers-Uberti	Kelly	Mary	
2056821	Nagy	Daniel	Stephen	
1993340	Navarro	Mauricio		
2071371	Neal	Azari	L'Renz	
2075833	Newton	Matthew	Carl	
1785403	Nieser	Savannah	Kay	
2076180	Nixon	James	Robert	
2076873	Oberholtzer	Chad	Andrew	
2066673	Obie	Angel		
2050637	O'Callaghan	Brendan		

1921042	Parkinson	Richard	Thomas
2074930	Pegouske	Austin	Jared
1404954	Pena	David	
2071357	Perry	Ashli	Nycole
2037473	Peyton	Jessica	Hollie Renee
1561442	Pierce	Zachary	Taylor
2065383	Previdi	Richard	Barre
194539	Purvis	Marcus	Blair
2021037	Quinonez	Adrian	Rubio
2058631	Ramirez	Cassandra	Elaine
86512	Reese	Douglas	Scott
218862	Reid	Cody	Wayne
1993643	Robinson	Brian	David
2066679	Rodoli	Sasha	
1994801	Rodriguez	Eric	Michael
1737404	Rojas	Kenneth	Anthony
2050633	Rosen	Sarah	Shoshana
1980876	Rosenthal	Andrew	Robert
2039336	Ruybal-Leyba	Deon	Christopher
2071138	Ryan	James	Thomas
952534	Sacco	Gevara	
2056321	Sanjari	Mohamed	Hussain
1493757	Santor	Tristan	William
2018655	Schatz	Dylan	James
2075325	Schenhoffer	Dana	Leigh Jewett
313469	Schultheis	Arthur	Lewis
131847	Shafer	Kiley	Jo
2074516	Simon	Samuel	Haze
496531	Slack	Shon	Ryan
1987655	Smalley	Jacob	Benjamin
2071153	Smith-Rood	Joey	Danielle
2041400	Snow	Dillon	Timothy
2071567	Sobh	Kassem	Mohamed
2076975	Stefanias	Nickolas	
2075495	Stucker	Aaron	James
1852329	Subhani	Zain	
1991477	Tanner	Nicole	Claire
1094714	Tarakji	Souhel	
2059776	Tobar	Juan	A
1237830	Toth	Stephen	Michael
2019216	Vane	Kyle	Riley
2039140	Vayo	Gregory	Bryan
2034861	Velo	Marina	Luisa
2070037	Wade	Dana	Mackenzie



2071387	Walczak	Samantha	Amanda	
873568	Wash	Christopher	John	
1013647	Washington	Brandon	Cornelius	
1418701	Wesley	Kennedy	Paxton	
2071431	Whitehead	Ted	Daniel	
1672475	Whitley	Shannon	Renee	
2031195	Wiggan-Nosakhere	Kesi	Ifé Akilah	
2007718	Wilde	Eric	Jon	
2062049	Wilds	Marvin	Jake	III
2034258	Williams	Caleb	Newton	
2071057	Wright	Dayton	Joncarr	
2059914	Wright	Patrick		
2073102	Yang	David		
473481	Yates	Kim	Jo	
1025482	Zapol	Gerald	Blaine	

Approved by the Department of Financial Institutions of the State of Indiana

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Thomas Fite, Director

**Delegated Authority**  
**January 28, 2021**

**Mortgage Loan Originator Applications**

Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following sixty-seven mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has reviewed the previously listed items and 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.

NMLS #	Last Name	First Name	Middle Name	Suffix
1437761	Adgate	Veronica		
1460084	Anderson	Leantia	Cecile	
779888	Baughman	Jon	Lawrence	
1845774	Bauman	Thomas	Joel	
2071118	Bennett	Sara	Anne	
1930822	Bevington	Carly	Justine	
2070437	Bolduc	John	Joseph	
1953370	Borhani	Mahsa		
2052655	Bossetti	Nicholas	Robert	
1877637	Brown	Brad		
1815889	Brown	Daniel	Louis	
942900	Cahill	Laurie	A	
2056289	Cameron	Kait	Elizabeth	
1282217	Cardona	Nancy		
1675455	Carter	Mark	Wayne	
2039809	Case	Emily	Elizabeth	
62392	Collins	Scott	Edward	
2050137	Costello	Madeline	Noelle	
2064407	Coston	Sarah	E	
20459	Cudmore	Nicholas	Jon	
2087597	Deaton	Molly	L.	
2065945	DeLaney	Devonie	R	
2058668	Derome	Marianne	Lee	
1623979	Dimasi	Michael	Joseph	
2050357	DiRosa	Katarina		
1898032	Doerner	Robert	Michael	
2057159	Dorsam	Colin	Patrick	
2042497	Ehrhart	Matthew	Dean	
1162818	Faga	Michael		
2077852	Fowler	Sean	Langan	
2066660	Gillespie	Alexis	Juliana	
508504	Gonzales	Roque Amado		
1679518	Green	LaQundia	Ann	
1494419	Greene	Dylan	Alexander	

1877069	Harris	Donald	Gene	Jr.
833636	Hart	Kerry	DeShawn	
272783	Hill	Brian		
1027657	Hrehocik	Samantha		
1382283	Jones	Nathan	Bradley	
199831	Kube	Robert	Sheild	
180085	Lawrence	Mary	Yarbrough	
1516177	Lubrecht	Alex	William	
627397	Martin	Kristopher	Augustin	
1772034	Martinis	Roman	G	
49128	Mekler	Moshe		
2024710	Miller	James	David	
180842	Millman	Samuel	Seth	
2036111	Murray	Elaine	Rose	
2028105	Nebbio	Suzann		
2062269	Parsley	Candace	Desiree	
2053845	Poinson	Gregory	Arthur	
5216	Presner	Robert	Francis	
2023787	Prias	Jorge	Gustavo	
2075553	Ritchey	Courtney	Anne	
2071538	Rivard	Karley	Elizabeth	
2040897	Senecal	Leif	Andrew	
1384027	Sim	Lisa	Marie	
2071112	Smith	Sandra	Jean	
2059319	Threadgill	Cameron	Heath	
2074384	Tucker	Brooke	Mae	
2044418	Walker	Luke	Alan	
495177	Ward	Michael	Ryan	
1992895	Watters	Thomas	Jefferson	IV
1975466	Webber	Patrick	Stash	
2061648	Wenglein	Alex	Kathryn	
2071065	Williams	Nigel	Timothy	
1063602	Zielinski	Allan	Michael	

Approved by the Department of Financial Institutions of the State of Indiana

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Thomas Fite, Director

**Delegated Authority  
November 25, 2020**

**Mortgage Loan Originator Applications**

Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following one hundred sixty mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has reviewed the previously listed items and 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.

NMLS #	Last Name	First Name	Middle Name	Suffix
2039252	Aguayo	Victor	Andres	
1977385	Anaman	Daniella	Rabbna	
1994400	Atwood	Logan	Matthew	
2039239	Bannon	Zachary	Matthew	
1938379	Barbicas	Mark	Andrew	
231383	Batson	Joseph	Michael	
211796	Bazan	Mary	E.	
2037198	Bell	Paula	Christine	
2041509	Bennett	Daniel	Lee	
2026490	Benton	James	Thomas	
37480	Bethurem	James	Andrew	
1928725	Bishop	Ashley	Nichole	
1762580	Bowren	Ryan	Donald	
2011082	Bradshaw	Warren	Marshall	
2005035	Brinker	James	Raymond	
2041836	Buchler	Samantha		
1457440	Bueno	Jose	Victor	Jr
1987086	Bull	Arthur	John	
2039894	Caldwell	Vivian	D	
1646832	Capitan	Leslie	Ann	
1970448	Carpenter	Ryan	David	
1894570	Chambers	Eric	Neil	
2054871	Cheam	Simon	Lee	
527538	Chesser	Jodie		
1957427	Chinchilla Hernandez	Jose	Andres	
774651	Corrigan	Kevin	Patrick	
2034743	Cua	Connor	Joseph	
2054795	Davis	Tamela	Renee	
1659869	Dech	Aaron	David	
2019956	Diaz	Nicolas	Anthoni	
2048917	Doles	Kyle	Scott	
1474112	Dompor	Taitlyn	Amanda	
1984484	Droege	Steven	William	II
2055165	Ecklar	Tina	Jo	

2032978	Eddy	Ben	Alan
102972	Eney	Shannon	Joy
2037497	Es	James	Vincent
1094039	Eyink	Alan	David
2038900	Fakhoury	Sheda	Kefah
2045484	Farrell	Adam	Lewis
2054911	Felix	Luis	Manuel
1948163	Fowler	Steven	Christopher
2053925	Franco	Ely	Cline
1571240	Funk	Paul	Jonathan
2038333	Ghafari	Camille	Joseph
2012299	Gilpin	Gavin	Isaiah
1889953	Globke	Erick	Edward
210325	Gremillion	Dale	Lee
1877628	Griffin	Kira	Dionne
2019769	Gupta	Rebekah	Myra Janis
2034143	Halsey	Jeffrey	Aaron
2032802	Hammary	Abbagail	Ann
2036960	Herges	Alexander	Glenn
930322	Hernandez	Sindy	Cloribel
395595	Hiorns	Sean	Thomas
1803275	Humes	Maliek	Delvhonn
1756546	Hutton	Amber	Lynn
1963334	Jackson	Kimberly	
1312398	Jones	Marcus	Terral
1987678	Jurkovich	Eric	Johan
2055297	Kalteis	Stephanie	Anne
1994072	Kanabrocki	Brianna	Alexis
2054754	Kane	Quentin	Lee
1075144	Khan	Winston	Ivor
1641470	Kohls	Corrine	Elizabeth-Bernice
2055168	Krank	Desiree'	Victoria
1903355	Le Blanc	Adam	Aukai
2054987	Lee	Pamela	Ann
2037603	Lichten	Zachary	Ian
2035954	Mahon	Richard	Russell
2034455	Malone	Debra	Ann
2055218	Marchant	Lanni	Jacqueline
2033730	Marston	Mitchell	Royal-Glenn
1067213	McKanna	Christine	Joan
245555	McKendry	Lisa	Marie
2025514	McLeland	Robert	
1418017	Metzger	Maxence	Hollis David
2055025	Middleton	William	Christopher

Sr.

1930843	Miller	Matthew	Kyle
2038278	Mohammad	Dhia	Abdel-Nasser
1673799	Mollaun	Max	Hamilton
2035947	Monroe	Evan	Xander
2053659	Moore	Darlene	Marie
1690136	Moosa	Mohammed	Hussain
2006962	Morris	Jade	Bridget
1971028	Morrison	Daniel	Lee
978655	Moss	SunKing	James
2035943	Nadachowski	Nicolas	Genaro
2031250	Nagy	Cameron	
2023853	Neiningner	Patrick	
1901515	Nguyen	Kasey	Allen
2054458	Nichols	Lance	Alan
1411035	Owen	Mason	Derek
1760744	Packham	Mackenzie	Morgan
2054787	Paxitzis Markus	Angilene	Marie
1115619	Peck	Michael	Jared
2020057	Phillips	Grant	Avery
2055588	Pierce	Madison	Jane
2014334	Plansky	Michael	Bernard
1882967	Pozo	Claudia	
2005854	Pulliam	Aaron	Kenneth
2044316	Pyle	Jordan	Thomas
2003872	Ramsey	Austin	Chase
2055240	Reed	Michael	Edward
188690	Reichenbach	Jeff	
2020935	Respardo Sicaeros	Karla	Susan
2048987	Rice	Ashley	Morgan
695273	Richard	Clint	Keith
1797797	Richardson	Michael	Timothy
1901920	Richmond	Terrence	Jay
1071633	Roberto	Pasquale	Joseph
410902	Robertson	Terry	Lynn
1899061	Rodriguez	Tomas	Cristobal Jr
218323	Rosen	Matthew	
1933378	Rubin	Bob	
2048993	Ruffing	Alyssa	Claire
2055066	Samon	Christian	Alexander
2055275	Santiago	Mikayla	Grace Jenkins
28183	Scalese	Jason	Edward
2045877	Schoenfelt	Macenzie	Lynn
2026877	Severino	Vincent	Charles
2001192	Shabani	Johnny	

1995836	Shortt	Courtney	Lane	
229469	Siebert	Ryan	Michael	
2054742	Skillman	Roberta		
1567779	Sorenson	Riley	Jay	
2034818	Spicer	Camille	Barrett	
1392389	Spillane	Michael	J	
2053444	Spraggins	Natalie	Clare	
1959108	Sternberg	Sandra	Grace	
1960610	Stoldt	William	Douglas	
1696844	Stuart	Renee	Nicole	
6121	Stuart	James	Edgar	
1987716	Swanson	Whitney	Dawn	
1111564	Swedenburg	Andrea	Leigh	
418913	Sweistris	Debra	Jean	
2055030	Thompson	Alexzander	Tyler	
1994605	Toppel	Suzanne	Michele	
2008842	Tran	Tiffany	Bao	
1960451	Troutt	Eric	Caleb	
1976899	Turner	Toni	Elizabeth	
2033310	Tussey	Brian		
1692723	Ukegbu	Iheanyichukwu	Chidiadi Jacob	
1994292	Ulrey	Brenden	James	
2035171	Urbano	Jacob	Allen	
2047031	Valentino	Robert	Thomas	
964568	Van Ness	Joshua	Adam	
2055027	Vaughn	Matthew	Alexander	
166050	Veach	William	Allen	Jr
2035944	Wales	Stephen	David	
1220698	Warner	Ashlee	Sloane	
2047544	Warr	Jason	David	
1209457	Weekley	Corey	A	
2038733	Weissman	Blake	Ryan	
2047128	Wells	Thomas	James	
2024541	Williams	Patrick	Aaron	
1670504	Wilson	Samantha	Rose	
2020879	York	JaChin	Armand	
1951081	Youkhana	Ramen		
1966390	Zukauskaite	Agnesa		

Approved by the Department of Financial Institutions of the State of Indiana

  
 Thomas Fite, Director

**Delegated Authority  
December 3, 2020**

**Mortgage Loan Originator Applications**

Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following one hundred sixty-nine mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has reviewed the previously listed items and 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.

NMLS #	Last Name	First Name	Middle Name	Suffix
2056201	Ahearn	Alison	Grace	
2056411	Aken	Jordan	Ann	
2031805	Aldridge	Charles		Jr
1993987	Allen	William	John	
1115020	Alston	Charles	Baker	
2056206	Altland	Dylan	Daniel	
138885	Amoroso	Daniel	Joseph	
2006341	Auteri	Rocco	Anthony	
259424	Bafidis	Gabriella	Carrasco	
1734365	Baker	Laura	Ruth	
2026444	Barnett	Benedict	Corey	
2056191	Barnville	Brandon	Scott	
2056386	Batista	Jeremy	Michael	
2056406	Beaulieu	Austin	Jacob	
2056213	Bennett	Rashon	Brian	
1394663	Berger	Justin	Ridge	
2056203	Blood	Aaron	Christopher	
2056404	Bohbot	Shani	Pnina	
2035955	Bradley	Michael	James	
1810536	Bui	Steve		
2056202	Butenewicz	Gregory	Keeler	
2057994	Calhoun	Casey	Hannah	
2056377	Callahan	Nathan	Lange	
1731574	Carter	Joshua	William	
2022712	Chalmers	John	Clemons	
1953341	Chaplin	Robert	Aker	
2005892	Chen	Jonathan		
2035950	Chmura	Marek	Damian	
2056507	Cirucci	Gianna	Michelle	
2053373	Cleary	Daniel	Joseph	
2043391	Cockerill	Madison	Debrah	
2056385	Cohen	Jeremy	Meyer	
2041798	Conrad	Daniel	Timothy	
2054790	Cooper	Monica	Tishea	



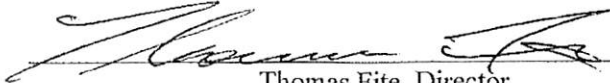
2047159	Coppess	Jordan	Elliott	
1506249	Correa	Jacqueline	E.	
2053109	Coverdale	Hope	Diaz	
2040339	Crenshaw	Leslie	Joellyn	
2056407	Crews	Amanda	Elizabeth	
2059526	Crummey	Aaron	William	
1393377	Danison	Thomas		
968934	DeGange	Chad	Douglas	
1359792	Del Giudice	Matthew	Joseph	
1199052	Depriest	Byron	Kent	
1740473	Dessecker	Evan	Allan	
1969208	DiPasqua	Anthony	Joseph	
2056135	Engle	Trenton	Miles	
2059456	Escobar	Yanel	Jocelin	
1913701	Espinoza	Jonathan	Gabriel	
2035953	Feoktistova	Yekaterina	Sergeyevna	
2047596	Fitzgerald-McGill	Sean	Gareth	
1909905	Fleckenstein	Patrick	Sean	
1961208	Francis	Joshua	Keith	
2056193	Gadsden	Abel	George	
1421167	Glumac	Dan		
2026061	Golob	Jordan	Haydn	
2006838	Green	Cameron	Miles Nathaniel	
2056205	Guccione	John	Riggins	
1005811	Gutierrez	Eric	Alexander	
2015504	Hager	David	Carrison	
2035398	Hahn	Kelly	Michelle	
2053613	Hamelers	John	Anthony	
2023346	Hanson	Jesse	Rae	
2003874	Harcum	Raamah	Beniah	IV
1772388	Hines	Guillom	Taris	
2056410	Hipp	Corbin		
1842736	Hornick	Justin	Richard	
142270	Hunt	Andrew	Ryan	
2056190	Jackson	Jenna	Amanda	
340976	Johnson	Jeffrey	Alan	
1888804	Johnson	Quelmi	David	III
2056383	Johnson	Richard	Michael	
2002890	Jones	Justin	Robert	
2007051	Jones	Jamil	Ahmad	
2056192	Kalodner	Brooke	Erin	
2020167	Karlin	Lisa	Dyane	
525399	Kearley	LeeAnn		
755861	Kelly	Bryan	M	

2007115	Kelly	Spencer	Blake
1997201	Klaus	Henry	Herman
2046457	Knudsen	Zachary	Andrew
1987494	Kohl	Dylan	James
2020484	Kortenhorst	Rainier	George
1984624	Kovach	Jason	David
492102	Lam	Amanda	Gail
2056378	Lawrence	Marc	Anthony
396661	Le	Tiffany	Thuy Linh
1656836	Lusher	Dale	Lyn
1156239	Lynn	Traci	Lee
2056200	Marousis	Alexanne	
2017431	Martin	Hanna	Marie
2000039	McCarter	Hayden	Riley
2047220	McDonough	Laura	Bernadette
1804929	McGhee	Chelise	Latrice
2019770	McGraw	Anne	Willette
384633	McManamon	Sean	Patrick
2045330	McNett	Chelsea	
630245	Mesh	Scott	Everett
2004357	Mesumbe	Solomon	Mbwoge
2013376	Metcalf	Jessica	Lauren
789863	Mickelson	Randy	Lee
1988775	Mills	Jonathan	D
1419580	Minor	Heather	
904443	Moechnig	Craig	Walter
2056183	Morgan	Connor	Timothy
1955498	Morton	Kaylyn	Marie
2056195	Nachazel	Luke	William
1566941	Navarro	Rogelio	Roger
67012	Nedden	Todd	Lloyd
2056394	Neuguth	Noelle	Christine
1891031	Noble	Jeffrey	Guy
1879041	Nunez	Brianna	Denee Leticia
93368	Oteri	Joseph	Christian
2055162	Pankalla	Sean	Patrick
2045055	Park	Scott	Seajin
2033650	Parra	Matthew	Ignacio
2056199	Paxton - Williams	Jailynn	N'chelle
2009626	Peniston	Timothy	Michael
1967161	Perry	Tiffany	Kelly
1509681	Petty	Russell	Alan
1842226	Peyton	Troy	
207044	Pierce	Kenneth	Donald

2035956	Politis	Tamara	Leah
1993179	Popal	Adiba	
995150	Powers	Bryce	Scott
2036191	Rapp	Michael	Curtis
2035957	Reinertsen	Erik	David
2054992	Robinson	Nathan	George
1984090	Rodriguez	Carol	Sue
489760	Romero	Tanhia	Nelly
1890801	Ryan	Jake	Martin
1957942	Saczalski	Taylor	Dawn
2019118	Safaoui	Soraya	
1907294	Salazar	Jesse	Jr
2028410	Salinas	Paula	Elizabeth
444293	Sammer	Michael	
1983639	Santangelo	Ian	Jordan
1668182	Schell	James	G
2048482	Schwan	Chad	M
2056185	Shapiro	Brandon	Maxwell
35030	Shaw	robert	William
195059	Simkins	David	Harrison
2005629	Skembo	Matthew	Adam
2056197	Smith	Hailee	Brooke
201335	Smith	Lee	Alan
1790495	Stage	Gregory	Alan Jr.
1937018	Starcher	James	
2035598	Steenstra	Anika	Marie
1613888	Stefanek	Christopher	Michael
2035482	Steigerwald	Lawrence	Swede
364861	Stephan	Michael	Joseph
211726	Swatek	Thaddeus	Mark
2056189	Szanajda	Megan	
2044931	Tamala	Gabrielle	Alysse
2049013	Tavares	Samuel	Andrew
1750335	Tigranyan	Albert	
1513923	Tu	Patrick	
1507777	Turner	Douglass	Michael
2023176	Vasques	Thara	Morena
1048236	Velayas	John P	
2043362	Velazquez Cuanetl	Emanuel	
2056405	Vincze	Zoltan	M.
2056194	Virgili	Christopher	Arthur
1492342	Walker	Aaron	Allen
2008965	Ward	Tiera	LaShawn
1413331	Watson	Mariyah	Cheyenne Carolyn

1577270	Waxley	Katie	L
338550	Willner	Barry	Scott
2055002	Yee	Brian	Richard

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Thomas Fite, Director