

DEPARTMENT OF FINANCIAL INSTITUTIONS
MINUTES OF MEETING
July 8, 2021

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 Thomas C. Fite, Director; Christopher Dietz, Deputy Director, Depository Division; Lyndsay Miller, Deputy Director, Consumer Credit Division; Nicole Buskill, General Counsel and Secretary; Kirk J. Schreiber, Senior Depository Analyst and Assistant Secretary; George Dremonas, General Counsel; Layke Vinson, Financial Examiner; and Sharmaine Stewart, Administrative Assistant. Also present was Bret Ashton with Kreig DeVault and Thomas Maxwell with Barnes & Thornburg LLP. Kevin Sparks with Crane Credit Union and Chris Beaumont with the Credit Union League was both present via Web Ex.

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

- A. Members Present at the meeting location: Mark Schroeder, Vice Chairman; Thomas C. Fite, Director; Donald E. Goetz and Benjamin Bochnowski. Richard J. Rice, Chairman was present via WebEx. Jean Wojtowicz was absent.
- B. Date of next meeting: August 12, 2021 @ 10:00 a.m., at the Indiana Department of Financial Institutions, 30 South Meridian Street, Suite 300, Indianapolis, Indiana.
- C. Vice Chairman Schroeder entertained a motion to approve the minutes of the virtual meeting held June 10, 2021.

Mr. Goetz moved approval of the minutes; Mr. Bochnowski seconded the motion and the motion passed unanimously.

Ms. Buskill called roll for a vote. Mark Schroeder, Richard Rice, Ben Bochnowski, Don Goetz, and Tom Fite all voted yes. Jean Wojtowicz was not present. The minutes were approved 5-0.

- D. Election of Officers as stipulated in IC 28-11-1-8 and any other organizational matters.
1. Election of Vice-Chairman- Mark A. Schroeder
 2. Election of Secretary- Nicole Buskill
 3. Election of Assistant Secretary- Kirk J. Schreiber

Mr. Goetz moved approval to keep in place the current slate of officers. Mr. Bochnowski seconded the motion. There were no further nominations nor discussion on the matter. The motion passed unanimously.

Ms. Buskill called roll for a vote. Richard Rice, Mark Schroeder, Ben Bochnowski, Don Goetz, and Tom Fite all voted yes. Jean Wojtowicz was not present. The minutes were approved 5-0.

E. DEPOSITORY DIVISION:

1. Crane Credit Union, Odon, Daviess County, Indiana
Our Community Bank, Spencer, Owen County, Indiana

Mr. Kirk Schreiber, Senior Depository Analyst presented these two applications. Representing Crane Credit Union was Attorney from Krieg DeVault, LLP Brett Ashton and Crane Credit Union CEO Kevin Sparks. Representing Our Community Bank was Tom Maxwell from Barnes & Thornburg. Mr. Schreiber informed the Members that Crane Credit Union ("Crane") submitted an application and Board Resolution to purchase all of the assets of Our Community Bank ("OCB") pursuant to IC 28-1-8-6. OCB also submitted an application and Board Resolution to sale all of the assets of the bank to Cranes pursuant IC 28-1-8.

The Purchase and Assumption Agreement between Crane, OCB, and Home Financial Bancorp, a Bank Holding Company for OCB sets the terms and conditions upon which Crane will purchase all the assets and assume significantly all the liabilities of OCB.

Crane will assume all deposit liabilities at closing. All deposit liabilities will be insured by the NCUA due to the Low Income Designation ("LID") of Crane. The Department is requiring that all depositors qualify for membership under Crane's approved Field of Membership.

Additionally, Mr. Schreiber informed the Members that after the closing of the Purchase and Assumption transaction for Crane and the Sale of Assets by OCB, the shell charter of OCB will apply with the DFI to merge with and into Home Financial Bancorp after winding up the affairs of OCB. Also as a part of the application process the Department staff have had ongoing discussions with Crane and OCB's management on regular intervals to discuss and identify any changes in the institutions risk profile due to the pandemic.

Mr. Schreiber concluded that it was the opinion of the staff that all of the statutory requirements of IC 28-1-8-6 have been satisfactorily met and it is recommend the Board Resolution and Application for the Purchase and Assumption of all assets of OCB by Crane be approved. It is also the opinion of the staff that the statutory requirements of IC 28-1-8-3 have been satisfactorily met and it is recommended that the sale of all of the assets of OCB to Crane be approved.

The approval of both applications are conditioned upon: 1. Written approval by the FDIC and the NCUA; 2. At no point during the transaction is there a lapse in deposit/share insurance for any depositor of the bank; 3. Bank customers affirmatively join Crane Credit Union membership within 180 days of the transaction closing date, assuming the bank

customers qualify for membership under Crane Credit Union's granted Field of Membership. If a bank customer does not qualify for Field of Membership or does not affirmatively join Crane Credit Union for any reason, those customer accounts must be closed within 180 days from the transaction closing date. Crane Credit Union shall provide a full report of this process to the Department within 30 days following the close of the 180 day period; and, 4. After closing of the Purchase and Assumption and Sale of Assets, OCB must merge with and into Home Financial Bancorp.

After Mr. Schreiber's presentation, the Members had a short discussion about the transaction including how long does it take to qualify bank customers for the field of membership, monitoring risks associated with the ALLL and considerations of tangible capital and risk. The staff addressed all of the Members questions.

A motion for approval of the application of Crane to purchase all the assets of CSBSWIN was made by Mr. Rice and seconded by Mr. Bochnowski.

Ms. Buskill called roll for the vote. Richard Rice, Mark Schroeder, Don Goetz, Ben Bochnowski, and Tom Fite all voted yes. Jean Wojtowicz was not present. The application was approved 5-0.

A motion for approval of the application of CSBSWIN to sale all the assets to Crane was made by Mr. Rice and seconded by Mr. Goetz.

Ms. Buskill called roll for the vote. Richard Rice, Mark Schroeder, Don Goetz, Ben Bochnowski, and Tom Fite all voted yes. Jean Wojtowicz was not present. The application was approved 5-0.

F. DIRECTOR'S COMMENTS AND ACTIONS:

1. General Counsel, Nicole Buskill, presented the Delegated Authority Order to the Members for their consideration. Buskill stated that the Delegated Authority Order had not changed from the previous year and asked the Members to adopt the Delegated Authority Order.

Don Goetz motioned to approve the Delegated Authority Order and Ben Bochnowski seconded the motion. Buskill took a roll call vote. Mark Schroeder, Ben Bochnowski, Don Goetz, Tom Fite, and Rick Rice voted to approve the Delegated Authority Order. Jean Wojtowicz was not present. The motion passed 5-0.

2. Depository Institutions Deputy Director Christopher Dietz discussed the landscape of the state-chartered depository system, including a discussion on aggregate financial metrics and risks identified throughout the system. Mr. Dietz also discussed several federal agency and congressional topics impacting the financial services industry, such as BSA reform, digital asset entities/transmission, climate change risk, and stress testing. In

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addition to the macro discussion held on the banking environment, Mr. Dietz discussed the Depository Division's hybrid examination approach going forward. The hybrid examination framework will allow examination teams to conduct a portion of the examination off-site, while still maintaining the important on-site presence that fosters examiner growth and institutional relationships.

3. Consumer Credit Deputy Director Lyndsay Miller discussed the state of the non-depository industry, with a focus on mortgage lending and business practices observed through 2020 and into 2021. Ms. Miller discussed leadership changes occurring at the federal level that may impact consumer lending regulation, including at the FTC, the CFPB, and the FHFA. Ms. Miller also gave a snapshot of increases in licenses and regulated businesses under the supervision of the consumer credit division. Ms. Miller discussed the overall structure of the division, and the return to onsite examination timeframe as well as examinations conducted during 2020 as well as year to date.

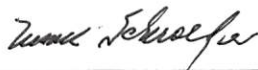
In addition to discussion regarding the Consumer Credit Division, Ms. Miller touched on the DFI Legislative Summary of Interest for the 2020 General Assembly that was included in the Members' packet and highlighted select new laws that have gone into effect.

4. Director Fite advised the Members of actions taken pursuant to Delegated Authority.
5. Other Matters

OTHER BUSINESS:

Vice Chairman Schroeder asked if there was other business. There being no further business, Vice Chairman Schroeder entertained a motion to adjourn the meeting. Mr. Bochnowski moved for adjournment, Mr. Goetz seconded the motion, and it passed unanimously.

APPROVED:



Mark Schroeder, Vice Chairman

ATTEST:



Nicole Buskill, Secretary

**ACTION TAKEN UNDER DELEGATED AUTHORITY
JUNE 23, 2021**

1. **MERCHANTS BANK OF INDIANA, CARMEL, HAMILTON COUNTY, INDIANA**
The bank has applied to the Department for approval to relocate a branch office from **7375 South U.S. Highway 27, Lynn, Randolph County, Indiana** to **201 South Main Street, Lynn, Randolph County, Indiana**. The application was received on May 28, 2021. The expected date to relocate is July 1, 2021. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

2. **PEOPLES BANK, MUNSTER, LAKE COUNTY, INDIANA**
The bank has applied to the Department for approval to establish a branch office to be located at **10205 133rd Avenue, Cedar Lake, Lake County, Indiana**. The application was received on June 4, 2021. The branch is to be known as the **Cedar Lake Banking Center**. This will be the institution's 22nd branch. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

3. **INDIANA MEMBERS CREDIT UNION, INDIANAPOLIS, MARION COUNTY, INDIANA**
The credit union has applied to the Department for approval to establish a branch office to be located at **3535 East Tenth Street, Jeffersonville, Clark County, Indiana**. The application was received on June 4, 2021. The branch is to be known as the **Jeffersonville Branch**. This will be the institution's 35th branch. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

4. **INDIANA MEMBERS CREDIT UNION, INDIANAPOLIS, MARION COUNTY, INDIANA**
The credit union has applied to the Department for approval to establish a branch office to be located at **4040 Grantline Road, New Albany, Floyd County, Indiana**. The application was received on June 4, 2021. The branch is to be known as the **New Albany Branch**. This will be the institution's 36th branch. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

**ACTION TAKEN UNDER DELEGATED AUTHORITY
JUNE 23, 2021**

5. **FORUM CREDIT UNION, FISHERS, HAMILTON 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 organizations into the field of membership of the credit union:

Rees Restoration Inc. – Greenwood, Indiana – 23 members (common bond of occupation as defined by IC 28-7-1-10)

Town Of Zionsville. – Zionsville, Indiana – 240 members (common bond of occupation as defined by IC 28-7-1-10)

APPROVAL IS RECOMMENDED - (KJS)

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

**ACTION TAKEN UNDER DELEGATED AUTHORITY
JUNE 30, 2021**

1. **ESB MERGER SUBSIDIARY, INC., EVANSVILLE, VANDERBURGH COUNTY, INDIANA**
ESB Merger Subsidiary, Inc. ("Merger Sub") has applied for approval of a merger with The Elberfeld State Bank, Elberfeld, Warrick County, Indiana ("Elberfeld State Bank") pursuant to IC 28-1-7. Merger Sub will be the surviving entity. Elberfeld State Bank and Merger Sub are 100% owned by ESB Bancorp, Inc., Elberfeld, Warrick County, Indiana ("ESB Bancorp"). Merger Sub does not have any material assets, liabilities, or business operations. Immediately following the merger of Elberfeld State Bank with and into Merger Sub, Merger Sub will merge with and into ESB Bancorp, with ESB Bancorp the surviving entity. The separate corporate existence of Merger Sub will then cease. The principal purpose of the merger is to facilitate a corporate reorganization to consolidate Elberfeld State Bank with ESB Bancorp and terminate Elberfeld State Bank's charter and corporate existence under Indiana law. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

2. **FITZSIMONS FEDERAL CREDIT UNION, AURORA, ADAMS COUNTY, COLORADO**
An application for issuance of a certificate of admission was received from Fitzsimons Federal Credit Union, Aurora, Adams County, Colorado ("Fitzsimons"). Fitzsimons filed the application to enable it to transact business in Indiana in accordance with the provisions of IC 28-1-22. The federally chartered credit union intends to be lien holder for vehicles in the State of Indiana and is required to be a foreign corporation by the Indiana Bureau of Motor Vehicles. Fitzsimons will not have any offices in Indiana. Registered Agent, Inc., 5534 Saint Joe Road, Fort Wayne, Allen County, Indiana has been appointed as resident agent for service of legal process by Fitzsimons. **ISSUANCE OF A CERTIFICATE OF ADMISSION IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

3. **HORIZON BANK, MICHIGAN CITY, LAPORTE COUNTY, INDIANA**
The bank has entered into a Purchase and Assumption Agreement dated May 25, 2021, with TCF National Bank, Sioux Falls, Minnehaha County, South Dakota for fourteen bank branches.

The bank has applied to the Department for approval to establish fourteen branch banking offices to be located at: 1) 144 West Huron Road, Au Gres, Arenac County, Michigan; 2) 125 North Michigan Avenue, Big Rapids, Mecosta County, Michigan; 3) 1408 North Mitchell Street, Cadillac, Wexford County, Michigan; 4) 302 South Mitchell Street, Cadillac, Wexford County, Michigan; 5) 1425 Bridge Street, Charlevoix, Charlevoix County, Michigan; 6) 310 North Shiawassee Street, Corunna, Shiawassee County, Michigan; 7) 211 West Main Street, Fremont, Newaygo County, Michigan; 8) 521 West Main Street, Gaylord, Otsego County, Michigan; 9) 2500 South I-75 Business Loop, Grayling, Crawford County, Michigan; 10) 7409 West Houghton Lake Drive, Houghton Lake, Roscommon County, Michigan; 11) 101 North Roland Street, McBain, Missaukee County, Michigan; 12) 2910 Jefferson Avenue, Midland, Midland County, Michigan; 13) 1345 East Main Street, Owosso, Shiawassee County, Michigan; and 14) 220 South Main Street, Standish, Arenac County, Michigan. The application was received on June 9, 2021. This institution will have a total of 94 branches after the acquisition of the fourteen banking offices. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

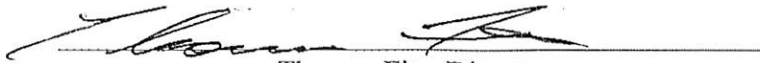
DIRECTOR APPROVED TF

DELEGATED AUTHORITY
June 15, 2021

MORTGAGE LENDING LICENSE APPLICATION

Millennial Home Lending, Inc. applied via the Nationwide Mortgage Licensing System for a new Mortgage Lending license. The applicant has not been previously licensed with the Department. The applicant is based in Chatsworth, California. The applicant is licensed in twenty-six states. The applicant will be engaged in first lien and subordinate lien mortgage lending. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and IC 24-4.5 and as stipulated in IC 24-4.4-2-402(2) and IC 24-4.5-3-503(2). Applicant is recommended for approval. (LHM)

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

A handwritten signature in black ink, appearing to read 'Thomas Fite', is written over a horizontal line.

Thomas Fite, Director

DELEGATED AUTHORITY
June 16, 2021

MORTGAGE LENDING LICENSE APPLICATION

Kind Lending, LLC d/b/a Kind Loans LLC applied via the Nationwide Mortgage Licensing System for a new Mortgage Lending license. The applicant is not permitted to use its legal entity name of Kind Lending, LLC in Indiana since the name is already registered with the Indiana Secretary of State. The applicant is only permitted to use the alternative legal name of Kind Loans LLC in Indiana. The applicant is formerly known as Century Mortgage Company, Inc. The applicant underwent the name change in March of 2021. The applicant was previously licensed with the Department from February 19, 2009 until February 27, 2020. The license was surrendered due to a change in ownership. The new ownership decided to apply for the license.

The applicant is based in Santa Ana, California. The applicant is licensed in thirty-eight states and the District of Columbia. The applicant will be engaged in first lien and subordinate lien mortgage lending. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and IC 24-4.5 and as stipulated in IC 24-4.4-2-402(2) and IC 24-4.5-3-503(2). Applicant is recommended for approval. (LHM)

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


Thomas Fite, Director

DELEGATED AUTHORITY
June 16, 2021

MORTGAGE LENDING LICENSE APPLICATION

NTFN, INC. (d/b/a North American Mortgage Company; PREMIER NATIONWIDE LENDING) applied via the Nationwide Mortgage Licensing System for a new Mortgage Lending license. The applicant was previously licensed with the Department from August 28, 2014 through December 10, 2019. The applicant is based in Plano, Texas. The applicant is licensed in thirteen states. The applicant surrendered the license because they no longer employed any Indiana DFI mortgage loan originators. The applicant has reapplied because they have the opportunity to hire Indiana DFI mortgage loan originators.

The applicant will be engaged in first lien mortgage lending. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and IC 24-4.5 and as stipulated in IC 24-4.4-2-402(2) and IC 24-4.5-3-503(2). Applicant is recommended for approval. (LHM)

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

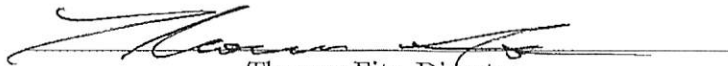

Thomas Fite, Director

DELEGATED AUTHORITY
June 16, 2021

MORTGAGE LENDING LICENSE APPLICATION

Shamrock Home Loans, Inc. applied via the Nationwide Mortgage Licensing System for a new Mortgage Lending license. The applicant has not been previously licensed with the Department. The applicant is based in East Providence, Rhode Island. The applicant is licensed in seventeen states. The applicant will be engaged in first lien and subordinate lien mortgage lending. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and IC 24-4.5 and as stipulated in IC 24-4.4-2-402(2) and IC 24-4.5-3-503(2). Applicant is recommended for approval. (LHM)

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



Thomas Fite, Director

Delegated Authority
June 10, 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 three hundred thirty 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
2125941	Ackley	John	Hubert	
2125104	Ahmad	Bilal	Adel	
846722	Ali	Chaka	Asim-Ibn	III
1869088	Alvarez	Andres		
2092088	Alvarez	Manuel	Alejandro	
2124972	Anderson	DeVonta	Lee	
2140366	Andrejevic	Samantha	Marie	
1956225	Appolon	Jeff	Junior	
2105981	Arispe	John		III
2082996	Arruda	Anna	Dawn	
33420	Arvay	Joseph	Paul	
2128169	Awad	Amrou	Hatem	
2140692	Baney	Pete		
2126087	Bartels	Cecilia	Marie	
1877388	Beasley	Aaron	James	
2146973	Beatty	Thomas	Patrick	III
1247140	Bensenberg	Casey	Ryan	
2131335	Benton	Dominique	Nichole	
2127409	Berent	Brienna	Nicole	
2127185	Bergin	Jessica	Lauren	
1132971	Blanchard	Zachary	Ross	
1593088	Blankenship	Amanda	Jean	
2079063	Boston	Jarrod	A	
2127184	Bowen-Evans	Cheyenne	Jade	
2125498	Braverman	Brandon		
1812747	Bright	Justin		
2069210	Broek	Amelia	Karen	
685708	Brown	Tiffany	S	
2082650	Brown	David	Paul	
2144770	Buck	Carlos	Enrique	
2022467	Buff	Ian	James	
1650285	Bulluck	Zakeya	Kiyee	
1555155	Burrus	Darrell	Jamaul	
2125570	Caraballo	Jerome	Samuel	

2136070	Feldmann	Brian	Joseph
1830308	Fenlon	Alexander	Joseph
2101900	Finley	Keisha	Lanett
2148864	Finley	Devin	Mikael
2001360	Fischer	Jack	K
2122917	Flaherty	Brendan	Sean
2007033	Flood	Tyler	James
2113392	Floyd	Erik	Robert
2134760	Fortenberry	Katie	Marie
2135977	Fowler	Mary	Byrne
2143036	Frank	Steven	Lawrence
2126066	Fronczek	Stephen	T
2075987	Fuentes	Anthony	Vincent
1789241	Galstyan	Timothy	Saro
2108553	Garcia	Christopher	Nicholas
73695	Gary	David	Michael
2125097	Garza	Abigail	Skye
2126998	Gastelum Estrada	Hector	Isaiah
281695	Geoffrion	Nathan	Philip
2128333	George	Dwight	Douglas
2142999	Giraldo	Daniela	
1406562	Gobba	Monica	M
1877326	Graham	Eric	Joseph
801902	Graham	Susan	B
2125452	Grayer	Michael	Martel
1955452	Greenfeld	Tomer	
2125136	Gregoire	Thomas	Patrick
2070855	Greitzer	Liam	Michael
1045816	Guillen	Tony	J
2139753	Gustafson	Trenton	Scott
2133103	Gutierrez	Jaimen	Rene
1223763	Hall	William	Alden
1584265	Harty	Ryan	William
2096332	Harvey	Kyle	Edward
397254	Haugh	Eric	Andrew
2125040	Hayworth	Adam	Leslie
2001308	Heaton	Lauren	Elizabeth
2124215	Hembree	Addison	Weldon
2063582	Hemphill	LaKeisha	Danielle
1504352	Henry	Wilnette	
2125601	Herbold	Aaron	David
2145791	Hernandez	Michael	Jose
1198472	Hernandez	Alvaro	
1772972	Hernandez	Lilia	

Jr

2139545	Herrera	Jonathan	Joseph	
2134598	Heydar Alagheband	Maziar		
2055069	Hill	Timothy	Paul	
2108112	Hodges	GaMerry		
2134497	Hoffmann	Christy		
2034509	Honeycutt	Dana	Sue	
1916699	Hornischer	Thomas	Gene	III
2125557	Hovious	Paige	Katherine	
2001371	Howard	Jason	Michael	
1107725	Hudkins	Joshua	Paul	
2088956	Hunt	Bradley	Allen	
67458	Hunter	Nicholas	Arlen	
7728	Hutzelman	Daniel	Gene	
1965722	Jeffries	Kevin	Montgomery Moore	
161858	Jeffus	Timothey	James	
2107330	Jenkins	Timothy	Robert	
2127465	Jimenez	Luis	Alberto	
2138153	Johnson	Hunter	Lawrence	
378485	Jones	Nelson	Reaves	
2106467	Jones	Nicholas	Wade	
2036139	Jones	Kendra	Kashawn	
2007500	Jouni	Ali	John	
111983	Juarez	Ernest	Rios	Jr.
2129721	Judd	David	T	
1500803	Kahler	Kim	Casey	
2125590	Kennelly	Owen		
1993915	King-Hernandez	Michael	Paul	
2132240	Kitz	Daniel	Scott	
2123878	Klein	Michael	Steven	
35237	Knox	Jeremy	Kent	
2109618	Kotsko	Jared	Benjamin	
2143003	Kumar	Esha		
621525	LaVecchia	Louis	George	Jr
1993607	Lavieri	Andres	Eduardo	
2136628	Layton	Curtis	William	
1565144	Le	Duy	Truong	
2008000	Lee	Mason	Joseph	
2111382	Lewis	Tiombe	V	
1787450	Lichius	Brandon	James	
1177307	Liles	Timothy	Michael	
2086935	Looney	Timothy	Joseph	
1926630	Lucas	Suzanne	Nicole	
2124989	Lund	Mackenzie	Rebecca	
2118199	Luong	Van	Quany	

2107484	Lyman	Vicki	
307638	Lynch	Michael	Vincent
1656598	Madgett	Scott	Edward
2087297	Madyun	Iqraa	Taalib-Din
2138024	Maldonado	Holly	Wells
1127376	Mallett	Leon	Darrice
426276	Malone	Dennis	
2069782	Mariolle	Patrick	Andres
1957829	Marshall	Joel	Anthony
2107849	Marshall	Raphael	Jeremiah Eugene
1855468	Martinez	Danielle	Lee
1415891	Matusovsky	Dmitry	
1993374	Maxwell	John	Gregory
1440055	McCann	Sean	Patrick
1905804	McCoy	Jonathan	Ka'ohu
1478470	McGowan	Derek	Robert
2081400	McLaughlin	Shannon	Elise
407376	Merritt	Dujuan	L.
2119644	Migliore	Alexander	Douglas
2100956	Miller	Thania	Maria
2135613	Minnich	Sydney	Alexandra
2126452	Miramontes	Oscar	Ali
571620	Monell	Rebecca	Magdalene
2097101	Moore	Jamie	Dustin
2125464	Morales	Daniel	Raul
2035324	Murphy	Gregory	Scott
1957943	Musico-Gennette	Nigel	Anthony
207263	Neely	Patrick	Anthony
2126134	Nelson	Emily	In Kyung
2037212	Nguyen	Michael	Thuan
268627	Nguyen	Patrick	Duy
1385012	Nguyen	My Hong	Thi
2112022	Nguyen	Lap	
2002515	nguyen	Thanh	huu
1881408	Nicholas	David	Laurence
1767340	Novas-Bumstead	Marcela	Mallet
203045	Obregon	Roland	Adrian
1916657	Ocasio	Ubaldo	
2035547	O'Connor	Thomas	Ryan
2138111	Owoc	Kaylee	Ann
872675	Paddick	David	
2107583	Padilla	Celso	Michael-Adam
1926641	Papa	Mary	Josephine
2040414	Parker	Matthew	

2129524	Parrott	Paul	David	III
2125184	Partridge	James	Charles	
1871576	Passman	Grant	Allan	
793865	Patterson	Michael	Shawn	
2112669	Pedraza	Daniel	Marcos	
2142994	Perrault	Matthew	Scott	
1052301	Pham	Daniel	Hai	
2138960	Phelps	Gabriel	Britt	
2128483	Piasecki	Tyler		
2112757	Picozzi	Steven	Austin	
438551	Pina	Gerardo		
1876893	Poling	Daniel	Merritt	
2111638	Portillo	Jonathan	Sinan	
1366627	Potthast	Paul	Richard	
2130204	Pratt	Nathan	Christopher	
2043674	Puvogel	Joshua	Thomas	
2129839	Quier	Maria	Monique	
64191	Rae	William		
1994514	Ray	Robert	Joseph	
2124757	Redmon	Brookelee	Adair	
2126051	Reehorst	Ethan	Walter	
2088375	Reese	Joshua	Elias	
2142998	Retzkin	Evan		
487942	Rezents	Randi-lee	Ashley Kuaihelani	
1913166	Richardson	Paul	Michael	
2125030	Riley	Eron		
1917243	Rittenhouse	Matthew	Alan	
2056110	Rodriguez	Alfonso		
2123439	Rost	Shaun	Hans	
1928453	Ryle	Shannon	Lee	
2138888	Rzayeva	Madina		
2112035	Salcido	Paul	James	Jr
2108248	Salerno	Nicholas	Robert	
2018108	Salter	Michael	Steven	
2018249	San Inocencio Lopez	Orlando	Luis	
1956976	Sanders	Billy	Elandis	
2124957	Sanders-Pierce	Shaniqua	Sandrea	
1903175	Santana	Igor	Dourado de	
1879422	Santiago	Lazaro	Alexander	
1887057	Santillanes	Andres		
2126067	Santilli	Kacie	Marie	
1210481	Schaeffer	Melissa	Irene	
2135003	Schlink	Danielle	Christine	
2140699	Schroeder	Tonya	Marie	

2106660	Schultz	Emma	Manning	
1814068	Scott	Kenneth	Eugene	Jr
2111548	Serra	Jose	Arturo	
2006159	Setser	Mikayla	Nowelle	
2132882	Shaw	Evam	Michael James	
183935	Shea	Kevin	K	
2099266	Siguenza	Joshua	Robert	
2125635	Simonis	Lily	Marissa	
2126868	Simpson	Nathaniel	Lee	
2087347	Slade	Nyia	Marie	
2139240	Sloan	Stephen	Baird	
1773449	Smith	Austin	Wayne	
2133512	Smith	Steven	Daniel	
393165	Soljacich	William	John	
2142995	Sotolongo	Eric		
1562511	Struble	Zachary	Caleb	
1366526	Suiter	Aaron	James	
1662699	Summy	Jeffrey	Scott	
2129253	Swan-Clarke	Tatiana		
1516750	Ta	Andre		
2051647	Tambasco	Christopher	Michael	
2142992	Taylor	Douglas	Augusta	Jr
2117948	Tellis	Gregory	Alan	
1864332	Thawng	Maung	Van Ceu	
2135432	Thomas	Brent		
2125662	Thornber	Bradley	Joseph	
2127202	Tith	Alicia	Lav	
2035367	Torres	Alexis	Nicole	
1294357	Tran	Bobby	Phat	
139465	Turley	Eric	Christian	
1955612	Udonkuku	Ekpong	Okon	
2143002	Ugrica	Roman		
1886218	Ullah	Rayhaan		
2069813	Ulmer	Jacob	William	
2104570	Valadkhani	Ghazal		
2091844	VanLeeuwen	Xochitl		
2005428	Vaughn	Nikki	James	
1385183	Vega Leon	Ariel	Moises	
2126046	Velten	Joseph	Francis	
2123894	Villamagna	Jeremy	Andrew	
2088958	Vlietstra	Michael	Joseph	
2098197	Vo	Liliana	Dana	
1223567	Vogt	Glenn	Matthew	
1439375	Volz	Pascal	L	

263227	Votaw	Darrin	Alan
2125064	Wachtler	Hutton	Tiffany
1968999	Walls-Bareswilt	Julie	Ann
1374237	Walsh	Dana	William
2101654	Walsh	Erin	Kitchel
2034850	Ward	Katheryn	Elizabeth
2084812	washington	Gabrielle	Yvonne
2125281	Weiss	Stephen	Rae
2016728	Wessel	Dustin	Wayne
1597011	Whitley	Dorian	Sebastian
2123416	Whorrall	Linzy	Diane
2117790	Wiley	Shonn	Eric
2127035	Wilkinson	Martez	Derrick
1974310	Willard	Amanda	Marie
2054762	Williams	Myron	Allen
1957712	Williams	Terria	Renee
2070117	Williams	Zundra	BaBett
2125360	Williams	Joshua	Alan
2142993	Williams	Jennifer	Lynne
930154	Williams	Alan	David
869636	Wittmer	Lori	Sue
2068254	Wolf	Ryan	
2124603	Woods	Ryan	Thomas
382082	Wright	Kevin	
1933872	Wright	Frank	Nathan
2127190	Wright	Brandon	Michael
2123610	Wyatt	Luke	Richard
2096442	Yorkman	Nolan	Johnathan
2111226	Zander	Stephen	Kasraie
1304230	Zide	Stephanie	Ellen
1654128	Ziegler	Mackenzie	Nicole
2128177	Zmolik	Alexander	Scott

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Thomas Fite, Director

Delegated Authority
June 16, 2021

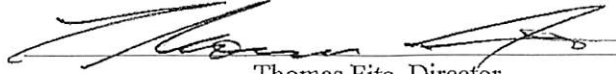
Mortgage Loan Originator Applications

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 thirty-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
2110423	Altiery	James	Peter	
1913685	Avarvarei	Andrei	Cristian	
1471028	Ayala	Ashley	Brianne	
2139173	Barrasas	Jack David		
2108601	Bengiamin	Abanob	Adel	
2111654	Benhardt	Jade	AlexAnndra	
2012097	Cullen	Susan		
2125027	Derrick	Andrew	Benjamin	
1782499	Donahoe	Ryan	James	
2125550	Ericksen	Jonathan	Stuart	
2107774	Escobedo	Dennise		
1192877	Fitch	William	Bradley	
2124277	Hafeez	Mohammed		
2074504	Hart	Kyle	Logan	
2140930	Haywood	John	Grant	
293107	Hoehn	Joseph		
2108336	Holliday	Kaitlin	Alexandra	
2127189	Ianneci	Marco	Vincent	
1737110	Jackson	Cassandra	L	
2028899	Johnson	Eric	Ryan	
559107	Kulik	Ross	Anthony	
413647	Latronica	Laurie	Ann	
2126164	Leahy	Kevin	Andrew	
2127187	Major	Brittney	Jean	
2066962	Massey	Hannah	Jewel	
1625555	Mayer	Sherri	Lyn	
2143042	McPhee	Brandon	Jon	
965770	Metz	Jonathon		
2031130	Miller	Michael	Ross	
813660	Nye	Alex	Maxwell	
2017154	Ragan	Holly	Sue Marie	
5582	Sorensen	Cody	Edward	
1596850	Spencer	Patrick	Francis	
1500069	Vorhof	Zachary	David O'Brien	

2002605	White	Tony	Calvin	Jr
1294424	Zandifar	Amir	Reza	
990612	Zinkil	Brandon	Hunter	

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


Thomas Fite, Director

Delegated Authority
June 23, 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 two hundred thirty-five 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
1406523	Abelyan	David	Arshak	
2141369	Acosta	Joshua	Caesar	
2125548	Addico	Stephen	P.	
2055601	Ali	Usman		
1920225	Arganda	Emily	Michelle	
2126241	Arndt	Jason	Raymond	
105258	Arney	Mark		
2150643	Arnold	Craig	Michael	
2144238	ashton	Jennifer	Elaine	
1957708	Austin	Christopher	Michael	Jr.
1444044	Ayats	Pedro	Antonio	III
1987654	Baird	Shawn	Connell	
1922111	Baker	Tylesha	Michele	
349135	Bakous	Habiba		
1953038	Barnes	Timothy	Terrell	
2072761	Barnett	Samara	Dierra	
1407946	Barsakhian	Nareg	George	
2076647	Baydoun	Angela	Hassane	
1671051	Becht	Ryan	Michael	
1499533	Beltran	Cristian	Genaro	
1681904	Benavides	Jonah	Seth	
909200	Bilodeau	Joseph	Anthony	
1919123	Binciguerra	Monica	V.	
1952635	Birk	Taylor	Michael	
1526519	Blaine	Meghan	Marie	
182592	Blanchard	Tobias	Burneikis	
101450	Blaylock	Paul	Adam	
2089758	Bracy	Kiyara		
307312	Bridgett	Derrick	A.	
57251	Brinkman	Kevin	L	
1711610	Britt	Michael	Pascale	
1993801	Brooks	Jamie	Rae	
2120814	Buchanan	Taylor	Scott	
154661	Bukowski	Beata		

1096591	Cain	Brandon	M	Sr
2135165	Caponi	Michelle	Denise	
2150651	Carter	Alexander	Bradley	
400203	Chickey	Luke	Bartley	
1639113	Christie	John	Charles	
2016452	Chu	Vincent		
188330	Clayborn	LeDon	Christopher	Sr.
2138120	Clayton	Justin	L	
1901392	Cooper	Holly	Ann	
1176897	Cosgrove	Gulin		
2120609	Cox	Adam	Joseph	
2123110	Dale	Joseph	Martin	
1670189	De Aza	Denisse		
2118806	DeLee	Douglas		
2049010	Dennin	Kevin	Edward	
2119835	Diaz	Angel	Freddie	
2007648	DiDonato	Nicholas	Warner	
553376	Dougherty	Kyle	Joseph	
1892760	Dusch-Smith	Austin	Jade	
2037786	Eagle	Daniel	Scott Rumnier	
2133732	Edwards	Delaney	Taite	
2113863	Eldridge	Ryan	D	
2008536	Emanuel	Alexander	Clayton	
1457034	Erickson	Donald		
2056310	Escamilla	Adam	Gerard	
1858604	Everingham	Christian	Lee	
2140695	Eversman	Cody	Wade	
2022911	Eysho	Carmen	Azra	
2039173	Felipe	Justin		
2142688	Ferguson	Andrew	David	
2143129	Fisher	Debra	Michelle	
2092178	Fox	Addison	Paige	
2008611	Frazho	Kristin	Mary	
2141989	Friszell	Christine	Gladys	
971003	Gafafyan	Ashot	Anthony	
1643299	Germain	Christopher	Thomas	
2125666	German	Alexander	Nicholas	
2123634	Gilbert	Dominic	Royal	
628488	Gozon	Joseph	Jimenez	
872198	Grant	Virginia	Elizabeth	
1898466	Green	Joanna	Lee	
1819241	Grider	Kathy	Jetter	
1731387	Harden	Hunter	William	
2051955	Harris	Tiras	Javan	

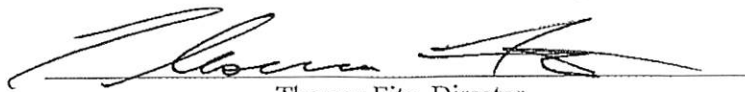
2133001	Harris	David	Kenneth
2142353	Harris	Leslie	Ann
2142034	Hartless	Jesse	James
2072593	Hauff	Philip	James
1999206	Hawkins	John	Wayne
2142462	Henceroth	Brittany	Nicole
2156272	Higareda	Alejandro	Elisea
1838154	Horne	Micah	Lee
2137738	Howell	Chyna	Rose Georgia Ann
2128998	Jarrett	Jeffrey	Leonard
2026942	Jauregui crisantos	Sergio	
1729346	Johnson	Gary	Robert
1956203	Johnston	Myles	Landon
2148809	Jordan	Bryce	Liam
1907781	Joseph	Jory	Michael
1041010	Kaemena Eguren	Roberto	
2141487	Kaiser	Melissa	Kathryn
2022251	Keegan	Kevin	Joseph
147702	Keehn	Brian	Noah
232251	Keith	Guy	Christopher
32879	Kilroy	Patricia	Dorothy
1450959	Kniedler	Thomas	Gregory
2120456	Knudson	Bryan	Joseph
2151439	Koeneman	Tracy	Lynn
1441957	Kolek	Todd	Jason
301029	Krick	Kim Marie	
128271	Kubat	Jason	Scott
2150652	LaBrie	Joshua	Peter
195642	Lambe	Kevin	Francis
2037853	Lantrip	Kelly	Lynn
1974500	Lathem	Veronica	Barbara
2135332	Leibowitz	Jordan	Eric
466367	Leonardi	Edward	Joseph
1993358	Leventon	Scott	David
1519329	Leveque	Julien	Henri
2092652	Lewis	Christopher	Bryant
2142319	Long	Aaron	Lee
1962193	Longoria	Robert	Andrew
1901091	Love	Krystal	Kleishon
2116255	Lowe	Christopher	James
2034389	Lugo	Levi	
1980870	Luther	Cameron	Patrick
2142656	Magginson	Kimberly	Nicole
2007924	Mahaffey	Brennen	Kael

1903879	Mahler	Rosalie	Charlotte	
224441	Marcou	Christopher	David	
1992124	Martin	Krista	Gayle	
1474257	Martinez	Frances	Nicole	
2100034	Martinez	John Robert		
451003	Mason	Robert	W	
2090255	Mathur	Neesha	Prakash	
1698485	Mayfield	Zachary	Scott	
1913214	McCarty	Allyson	Nachole	
2072336	McDonald	Chelsea	Lynn	
2044517	McDonald	Keith	Vincent	
2004901	Meduski	Adam	Michael	
1955906	Mendoza	Martin		
2006346	Michlitsch	Haley	Paige	
2142960	Mihm	Patrick	Gerald	
232462	Montgomery	Phillip	Scott	
2150665	Morris	Gwendolyn	Elaine	
2151769	Morris	Michael	William	
1347442	Murray	Dwayne	Anthony	Jr
1957355	Myatt	Scott	D	
2021457	Newcomer	Robert	Andrew	
1868300	Nguyen	Nhu	To	
2033906	Noland	Jered	Scott	
1890160	Nowacki	Marcus		
2127054	Nowicki	Joshua	Johnathan	
2074698	Olvera	Ricardo		
2108351	Orellana	Preston	Garrison	
1706108	Orlinsky	Michael	Jonas	
2116645	Orloff	Gant	Thomas	
2137237	Overman	Lisa	Ann	
2117437	Owens	Matthew	William	
1667645	Parr	Ryan	Christopher	
2117823	Passaglia	Jason	Eric	
2144641	Paulson	Nicolas	Robert	
1525500	Payan	Gerald	A	
2106210	Personius	Tara	Lynn	
2137542	Phillips	Kimberly		
2142693	Plank	Jacob	William	
536010	Planz Saladino	Stephanie	Elizabeth	
1955245	Plute	Andrew	David	
1972092	Poelman	Andrew	David	
1689342	Porter	Stephen	Glenn	Jr
2110967	Powell	Kevin	Eric	Jr
2138115	Quigley	William	Joseph	Jr

2037934	Ramirez	John	Norman	
1733018	Rankins	Jacob	David	
2142906	Ratliff	Kevin	Xavier	
2108624	Ray	Marcus	Jeffrey	
2140396	Reid	Ryan	Raymond	
627115	Retounotes	George		
1312405	Ridenour	Brian	James	
2125105	Robinson	Larecia	Simone	
1178862	Rodriguez	Richard	Rivera	Jr
1603164	Rosas	Emilio	Rodolfo	
1857159	Ruch	Zachary	Peter	
2096878	Rupin	Abigail		
2122698	Ryland	Dalton	James Michael	
1547722	Saarela	Neal		
1796428	Santoscoy	Kristopher	Earl	
2136167	Scappucci	Gianna	Marie	
1940996	Schetman	Emily	Caroline	
2145951	Schmitz	Matthew	Alan	
1413602	Schneider	Thomas	Kolbe	
404840	Schnell	Scott	Robert	
2144530	Scotti-Genova	Phyllis		
1107384	Seid	Bradley	Evan	
212085	Sewell	Brian		
2061790	Shammas	Ninos	Mellis	
1849141	Shams	Ali	Shekib	
2088923	Shaoul	Michael	Matthew	
2128033	Shepherd	Adam		
2097069	Shuping	Billy	Joe	
2126090	Simmon	Avery	Brijon	
1474368	Sink	Travis	Mckee	
1916633	Slater	Sydney	Arena	
2000717	Spain	Matthew	Francis	
1928156	Springer	Michael	Anthony	
2140690	Sprinkle	Nathan	John	
2150639	Spurling	Denaye	Danielle	
2133727	Streets	Timothy	Ronald	
2143172	Sykes	Ashley	Lynn	
389943	Tancas	George	Ardys	
2146590	Taylor	Daniel	Josef	
2125495	Teague	Julie	Ann	
173886	Thomas	Linda	Wilcox	
282537	Tiemeyer	Stephen	Michael	
1978698	Toler	Christopher	Clark	
198047	Tomaric	Timothy	F	

1866731	Tomkowiak	Timothy	Andrew	
2150501	Treptow	Kristin	Marie	
2126235	Tucker	Cheyenne	Irene	
1464230	Uhrina	George	Anthony	
668745	Valenzuela	Marco	Antonio	
2088738	Vazquez Parrilla	Luis	Angel	
1410720	Vega-Hidalgo	Timothy	Andres	
2142984	Villanueva	Erick	Adrian	
2143096	Vizcaya	Jennifer	Elisa	
621488	Wagner	Peter	Timothy	
1683077	Watman	Ari	Monroe	
2010221	Weeks	Timothy	Joseph	
1841370	Wells	Ronald	Richard	
1432466	Wheeler	Jacob	Nicholas	
1678457	Whitehouse	Francis	Bartlett	III
2126830	Whitehouse	Spencer		
198798	Wiatrak	Joseph	Abraham	
1974311	Willard	Raymond	Edward	Jr.
469676	Williams	Nancy	L	
2108438	Yates	Maxwell	Lewis	
2146702	Young	Wendy	Marie	
2031461	Yu	Jae	Moon	
1218777	Zardaryan	Hayk		
1615286	Zbair	Sammi	Christopher	
2088924	Zoudo	Andrew	Samuel	

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Thomas Fite, Director