

**DEPARTMENT OF FINANCIAL INSTITUTIONS**  
**MINUTES OF MEETING**  
**October 8, 2015**

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 Tim Berry, Director and Member; Thomas C. Fite, Deputy Director, Depository Division and Assistant Secretary; Constance J. Gustafson, General Counsel and Secretary; Kirk J. Schreiber, Senior Bank Analyst, Bank Division; Mark K. Powell, Supervisor, Credit Union Division; Mark Tarpey, Deputy Director, Consumer Credit; Ryan Black, Supervisor, Consumer Credit; Gina Williams, Deputy Director, Administration Division; Troy Pogue, Supervisor, Administration Division; and Sharmaine Stewart, Administrative Assistant. Present representing Crossroads Bank was Claudia Swhier, Attorney, Barnes, and Thornburg, Roger Cromer, President and CEO and Emily Boardman, Senior Vice President and CFO.

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

- A. Department staff provided information to the Members about prospective employees and updated the Members regarding examination information which is confidential pursuant to IC 28-1-2-30. These aspects of the Executive Session are authorized by IC 5- 14-1.5-6.1(b)(5) and (7), respectively

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

- A. Members Present: Richard J. Rice, Chairman ; Mark Schroeder, Vice Chairman; Donald E. Goetz; Jean L. Wojtowicz and Tim Berry, Director. Paul Sweeney and Mike Davis were absent.
- B. Date of next meeting: November 12, 2015 @ 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 August 13, 2015 meeting.

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

**D. BANK AND TRUST DIVISION:**

**1. Crossroads Bank, Wabash, Wabash County, Indiana**

Mr. Kirk Schreiber, Senior Bank Analyst presented this application. Representing Crossroads Bank was Claudia Swhier, Attorney, Barnes, and Thornburg, Roger Cromer, President and CEO of the bank, and Emily Boardman, Senior Vice President and CFO of the

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bank. Mr. Schreiber informed the Members that Crossroads Bank had filed an application to convert from a federally chartered 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 retain its name Crossroads Bank.

Mr. Schreiber informed the Members that the staff has determined that the resulting commercial bank would operate in a safe, sound, and prudent manner. The proposed charter conversion would not result in a commercial bank that has inadequate capital, unsatisfactory management, or poor earnings prospects. Management and other principals are qualified by character and financial responsibility to control and operate the resulting commercial bank in a legal and proper manner. The interests of the depositors, creditors and the public would not be jeopardized by the charter conversion.

**A motion for approval of the conversion was made by Mr. Schroeder and seconded by Mr. Goetz. The application was unanimously approved.**

**E. CREDIT UNION DIVISION:**

**1. State Service Credit Union, Indianapolis, Marion County, Indiana**

This application was presented by Mark K. Powell, Supervisor, Credit Union Division. Elements Financial Federal Credit Union, Indianapolis, Marion County, Indiana has applied to the Members of the Department of Financial Institutions for approval of their proposed merger of State Service Credit Union, Indianapolis, Marion County, Indiana into Elements Financial Federal Credit Union.

This is a voluntary merger initiated by the Board of Directors of State Service Credit Union. This merger will provide the more complete services of Elements Financial Federal Credit Union to the membership of State Service Credit Union.

Mr. Powell explained that as required by IC 28-7-1-33(c) the following factors should be considered by the Department in approving or disapproving the merger:

- Whether the credit unions subject to this proposed merger are operated in a safe, sound, and prudent manner. In staff's opinion both credit unions are operated in a safe, sound, and prudent manner.
- Whether the financial condition of either credit union involved in this merger will jeopardize the financial stability of the other credit union. In staff's opinion the merger will not jeopardize the financial stability of the other credit union.
- Whether the proposed merger will result in a credit union that has inadequate capital, unsatisfactory management, or poor earnings prospects. In staff's opinion the proposed merger will not result in a credit union that has inadequate capital, unsatisfactory management, or poor earnings prospects.
- Whether the proposed merger, in the department's judgment, will result in a credit

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union that is more favorable to the shareholders than if the credit unions were to remain separate. In staff's opinion this merger will result in a credit union that is more favorable to the shareholders than if the credit unions were to remain separate.

- Whether the management or other principals of the surviving credit union are qualified by character and financial responsibility to control and operate in a legal and proper manner the resulting credit union. In staff's opinion the management and other principals of the surviving credit union are qualified by character and financial responsibility to control and operate in a legal and proper manner the resulting credit union.
- Whether the credit unions involved in this transaction have provided all the information required to reach a decision on this merger. In staff's opinion both credit unions have provided all of the information required to reach a decision on this merger.

**Ms. Wojtowicz made a motion for approval which was seconded by Mr. Berry. The motion to approve the voluntary merger of State Service Credit Union into Elements Financial Federal Credit Union was unanimously approved.**

**F. CONSUMER CREDIT DIVISION:****1. Veritec Solutions LLC fee increase**

Ryan Black, Supervisor, Consumer Credit Division, presented this item. Veritec Solutions LLC was seeking permission to increase the per transaction fee, to lenders, for the use of the Veritec Database to \$0.43, effective November 1, 2015. This increase would affect all small loan licensees. Veritec was approved by the Members in 2005 as a commercially reasonable method of verification under IC 24-4.5-7-404.

Mr. Black explained the following factors for consideration in approving the fee increase:

- A commercially reasonable method of verification under IC 24-4.5-7-404 is necessary to track compliance with IC 24-4.5-7. Specifically, the Veritec database is essential in determining a borrower's eligibility by tracking borrower information such as: social security number, income, number of active loans on a per lender basis, number of active loans on a statewide basis, and dollar amount of outstanding loans.
- Veritec was approved in 2005 with a fee of \$0.30 per transaction. This is the first request to raise the fee since initial approval. Veritec proposes to raise the fees effective November 1, 2015.
- Veritec contributes the fee increase to the following factors: inflation (\$0.075), increased insurance expenses (\$0.009), increased maintenance and infrastructure improvements (\$0.023), and decreased transaction volume and future risk of federal regulation (\$0.027).

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- The \$0.13 per transaction increase will generally have a minimal impact on licensees. We do not anticipate any financial hardship to licensees as a result of this fee increase. A sample of the real dollar impact for eight licensees is included in the price increase summary.
- Total loan volume for Indiana has decreased four out of the last six years. Total transactions for 2014 were the lowest since at least 2008.
- Thirteen other states utilize Veritec. The average Veritec fee for those states is \$0.73.
- Indiana (at \$0.30) is currently the lowest. After the proposed increase, Indiana would have the second lowest fee.
- Veritec considers volume level and complexity level in calculating fees. States with the similar volume and complexity levels to Indiana, as determined by Veritec, have fees of \$0.62 and \$0.80.

**Mr. Schroeder made a motion for approval which was seconded by Mr. Berry. The motion to approve the fee increase for Veritec Solutions LLC was unanimously approved.**

**G. DIRECTOR'S COMMENTS AND ACTIONS:**

1. **Readoption of Mortgage Loan Originator Rules:** Ms. Gustafson explained that the administrative rules governing mortgage loan originators are set to expire as of January 1, 2016 unless readopted by the Members. The readoption will extend the MLO rules for another seven years.

**Mr. Goetz made a motion for approval which was seconded by Ms. Wojtowicz.**

2. Deputy Director Fite provided a summary of the reaccreditation letters received from both the National Association of State Credit Union Supervisors and the Conference of State Bank Supervisors. The Bank and Credit Union Divisions were reaccredited for another 5 year period. The reaccreditation officials' comments indicate that they viewed the Department staff and operations favorably. As would be expected, a few recommendations for improvement were noted in the letters. Deputy Director Fite provided a summary of these recommendations for the Members to review. In coming months, Department staff will implement all of the recommendations outlined.
3. Director Berry advised the Members of actions taken pursuant to Delegated Authority since the last Members' meeting.

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**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 session.


**OTHER BUSINESS:**

Chairman Rice asked if there was other business. There being no further business, Chairman Rice entertained a motion to adjourn the meeting. Don Goetz moved for adjournment, Director Berry seconded the motion, and it passed unanimously.

**APPROVED:**

  
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Richard J. Rice, Chairman

**ATTEST:**

  
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Constance J. Gustafson, Secretary


**ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR**

**AUGUST 21, 2015**

**TEACHERS CREDIT UNION, SOUTH BEND, MARION COUNTY, INDIANA**

The credit union has filed 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:

Paxxal, Inc. – Noblesville – 6 members (common bond of occupation as defined by IC 28-7-1-10)

**RECOMMEND APPROVAL (MKP)** MKP 

**ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR**

**AUGUST 28, 2015**

FORUM CREDIT UNION, INDIANAPOLIS, MARION COUNTY, INDIANA

The credit union has filed 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:

KCMS, Inc. DBA totalresourcestaffing.com – Indianapolis – 120 members (common bond of occupation as defined by IC 28-7-1-10)

Horizon CPA Services, Inc. – Indianapolis – 10 members (common bond of occupation as defined by IC 28-7-1-10)

RECOMMEND APPROVAL (MKP)

MKP  
1513

**ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR**

**SEPTEMBER 09, 2015**

FINANCIAL CENTER FIRST CREDIT UNION, INDIANAPOLIS, MARION  
COUNTY, INDIANA

The credit union has filed 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:

5i Solutions, Inc. – Indianapolis – 29 members (common bond of occupation as defined by IC 28-7-1-10)

Seabrook Technology Group, Inc. – Indianapolis – 7 members (common bond of occupation as defined by IC 28-7-1-10)

RECOMMEND APPROVAL (MKP)

MKP  
12/13



**ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR**

**SEPTEMBER 28, 2015**

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

The credit union has filed 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:

LaPorte Hotels, LLC – Bloomfield Hills, MI – 6 members (common bond of occupation as defined by IC 28-7-1-10)

RECOMMEND APPROVAL (MKP) MKP  
J.B

**ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR**

**SEPTEMBER 29, 2015**

FORUM CREDIT UNION, INDIANAPOLIS, MARION COUNTY, INDIANA

The credit union has filed 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:

Emmanuel Free Will Baptist Church – Indianapolis – 50 members (common bond of church membership as defined by IC 28-7-1-10)

One Mission Society – Greenwood – 130 members (common bond of occupation as defined by IC 28-7-1-10)

IT Solutions, Inc. – Indianapolis – 15 members (common bond of occupation as defined by IC 28-7-1-10)

University High School – Carmel – 50 members (common bond of occupation as defined by IC 28-7-1-10)

RECOMMEND APPROVAL (MKP)

MKP  
JTB

**ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR**

**SEPTEMBER 29, 2015**

TLCU CREDIT UNION, MISHAWAKA, ST. JOSEPH COUNTY, INDIANA

The credit union has filed 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:

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

RECOMMEND APPROVAL (MKP) MKP

JVB

**ACTION TAKEN UNDER DELEGATED AUTHORITY  
AUGUST 13, 2015**

1. **THE TRUST COMPANY OF OXFORD, CARMEL, HAMILTON COUNTY, INDIANA**  
The corporate fiduciary has applied to the Department for approval to pay dividends in excess of what is permitted by IC 28-13-4-3. The bank has requested approval to pay a special cash dividend of \$1,647,416 to its holding company, Oxford Financial Group, Ltd, Carmel, Indiana. The dividend will be upstreamed to the parent holding company to fund holding company obligations, and for other holding company expenses. **APPROVAL IS RECOMMENDED – (TCF)**

APPROVED     TJL

**ACTION TAKEN UNDER DELEGATED AUTHORITY  
AUGUST 13, 2015**

1. **YOUR COMMUNITY BANK, NEW ALBANY, FLOYD COUNTY, INDIANA**

Your Community Bank ("YCB") has applied for approval of a merger with The Scott County State Bank, Scottsburg, Scott County, Indiana ("Scott County") pursuant to IC 28-1-7. YCB will be the surviving bank. Both YCB and Scott County are 100% owned by Your Community Bankshares, Inc., New Albany, Indiana. **APPROVAL IS RECOMMENDED - (TCF)**

APPROVED  \_\_\_\_\_

2. **CENTREBANK, VEEDERSBURG, FOUNTAIN COUNTY, INDIANA**

The bank has applied to the Department for approval to establish a branch office to be located at 111 North Water Street, Hillsboro, Fountain County, Indiana. The application was received on July 21, 2015. The branch is to be known as the Hillsboro Branch. This will be the institution's fourth branch. **APPROVAL IS RECOMMENDED - (TCF)**

APPROVED  \_\_\_\_\_

3. **FIRST INTERNET BANK OF INDIANA, INDIANAPOLIS, MARION COUNTY, INDIANA**

The bank has applied to the Department for approval to relocate its main office from 8888 Keystone Crossing, Suite 1700, Indianapolis, Marion County, Indiana to 11201 USA Parkway, Fishers, Hamilton County, Indiana. The application was received on August 4, 2015. The expected date to relocate is September 1, 2015. **APPROVAL IS RECOMMENDED - (TCF)**

APPROVED  \_\_\_\_\_

**ACTION TAKEN UNDER DELEGATED AUTHORITY  
AUGUST 13, 2015**

**4. FIRST BANK OF BERNE, BERNE, ADAMS COUNTY, INDIANA**

An application has been filed for permission to establish an interim corporate fiduciary to be known as Berne Interim Sub, Inc. ("Berne Interim"). Berne Interim will be a wholly owned subsidiary of First Bank of Berne ("First Bank"). The interim corporate fiduciary will be located at 102 West Main Street, Berne, Adams County, Indiana. The interim corporate fiduciary will never be operational and is being formed to facilitate the pending acquisition and merger of all of the trust assets of First Bank by MutualBank, Muncie Delaware County, Indiana. The acquisition and merger will be accomplished by First Bank transferring to Berne Interim all of the trust assets of the First Bank pursuant to IC 28-2-14-18. Berne Interim would become interim trustee under the relevant trust agreements for a moment in time. Immediately following the transfer, Berne Interim will be merged with and into MutualBank pursuant to the terms of the acquisition agreement dated July 9, 2015. Following the transactions, MutualBank will become successor fiduciary to all the trust accounts in place of Berne Interim. If approval for the merger of Berne Interim with and into MutualBank, as outlined in the application, is not obtained by the necessary regulatory authorities, First Bank will take the steps necessary to dissolve Berne Interim. **APPROVAL IS RECOMMENDED - (TCF)**

APPROVED TJB

**5. LIVE OAK BANKING COMPANY., WILMINGTON, NEW HANOVER COUNTY, NORTH CAROLINA**

Live Oak Banking Company ("Live Oak") is a North Carolina state chartered commercial bank. Live Oak filed the application to enable it to transact business in Indiana in accordance with the provisions of IC 28-1-22. Live Oak is seeking to be qualified in Indiana as an out-of-state fiduciary for the sole purpose of acting as a trustee of preneed funeral, cemetery merchandise and services, and perpetual care cemetery trust accounts. Live Oak does not intend to open an office in Indiana. InCorp Services, Inc., 120 East Market Street, Suite 808, Indianapolis, Marion County, Indiana has been appointed as resident agent for service of legal process by Live Oak. **ISSUANCE OF A CERTIFICATE OF ADMISSION IS RECOMMENDED - (TCF)**

APPROVED TJB

**ACTION TAKEN UNDER DELEGATED AUTHORITY  
SEPTEMBER 10, 2015**

1. **LAKE CITY BANK, WARSAW, KOSCIUSKO COUNTY, INDIANA**

The bank has applied to the Department for approval to establish a branch office to be located at 9640 North Michigan Road, Carmel, Hamilton County, Indiana. The application was received on August 31, 2015. The branch is to be known as the Indianapolis Northwest Branch. This will be the institution's 46th branch. **APPROVAL IS RECOMMENDED - (TCF)**

APPROVED

A handwritten signature in black ink, appearing to be 'TJB', written over a horizontal line.

2. **THE COMMERCE BANK, EVANSVILLE, VANDERBURGH COUNTY, INDIANA**

The bank has applied to the Department for approval to establish a branch office to be located at 1122 Veterans Parkway, Clarksville, Clark County, Indiana. The application was received on July 20, 2015. The branch is to be known as the Clarksville Branch. This will be the institution's first branch. **APPROVAL IS RECOMMENDED SUBJECT TO THE CONDITIONS AGREED UPON BY THE BANK - (TCF)**

APPROVED

A handwritten signature in black ink, appearing to be 'TJB', written over a horizontal line.

**DELEGATED AUTHORITY**  
**Friday, July 31, 2015**

**FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION**

**Homestar Financial Corporation** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Gainesville, Georgia. They will not be servicing their loans. They currently operate in seventeen states. 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 as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (REB)

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



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Tim Berry, Director



**DELEGATED AUTHORITY**  
**Friday, July 31, 2015**

**MONEY TRANSMITTER LICENSE APPLICATION**

**Chime Inc.** applied via the Nationwide Multi-State Licensing System for a Money Transmitter license. They are not currently licensed. The applicant is based in New York, New York. They are currently licensed in sixteen states. The applicant will be offering Indiana consumers the ability to transmit money to consumers in Kenya. 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 28-8 and as stipulated in IC 28-8-4-35. Applicant is recommended for approval. (REB)

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



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Tim Berry, Director

**DELEGATED AUTHORITY**  
**Wednesday, August 12, 2015**

**FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION**

**Homestead Funding Corp.** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are also applying for a Subordinate Lien Mortgage License. They are not currently licensed. Applicant is based in Albany, New York. They will be servicing their loans. They currently operate in twenty states. 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 as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (REB)

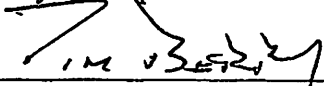
**Nudge Funding, LLC** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Lindon, Utah. They will not be servicing their loans. They currently operate in five states. The staff's review finds that the 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 as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (REB)

**Paramount Equity Mortgage, LLC** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Roseville, California. They will be servicing their loans. They currently operate in twenty-three states. 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 as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (REB)

**SUBORDINATE LIEN MORTGAGE LOAN LICENSE APPLICATION**

**Homestead Funding Corp.** applied via the Nationwide Mortgage Licensing System for a Subordinate Lien Mortgage Lending license. They are also applying for a First Lien Mortgage License. They are not currently licensed. Applicant is based in Albany, New York. They will be servicing their loans. They currently operate in twenty states. 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 24-4.5 and as stipulated in IC 24-4.5-3-503(2). Applicant is recommended for approval. (REB)

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

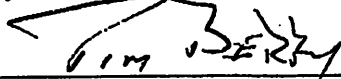
  
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Tim Berry, Director

**DELEGATED AUTHORITY**  
**Friday, August 21, 2015**

**FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION**

**Mortgage Bank of California** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Manhattan Beach, California. They will not be servicing their loans. They currently operate in four states. 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 as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (REB)

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



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Tim Berry, Director

**DELEGATED AUTHORITY**  
Friday, August 21, 2015

**FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION**

Mortgage Bank of California d/b/a MBOC, Inc. applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. Since a non-depository entity may not use the word bank in their name in Indiana under IC 28-1-20-4, the applicant has agreed to only use the name MBOC, Inc when conducting business in Indiana. They are not currently licensed. Applicant is based in Manhattan Beach, California. They will not be servicing their loans. They currently operate in four states. 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 as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (REB)

just name  
change

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



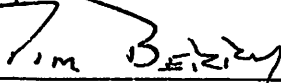
Tim Berry, Director

**DELEGATED AUTHORITY**  
**Wednesday, August 26, 2015**

**FIRST AND SUBORDINATE LIEN MORTGAGE LOAN CHANGE IN  
CONTROL APPLICATION**

**RMC Mortgage Corporation** applied for a change of control in direct ownership for their first lien and subordinate lien mortgage licenses (18850 & 18851) as required by IC 24-4.4-2-406(2) and IC 24-4.5-3-515(2). The current parent company, The Ryland Group, Inc., will be selling 100% of their ownership of the licensee to Standard Pacific Mortgage, Inc. on September 28, 2015. The staff's review finds that the financial responsibility, character, and fitness of Standard Pacific Mortgage, their officers, and their directors are such as to warrant belief that the interests of the owners and creditors of the licensee and the interests of the public generally will not be jeopardized by the proposed change as stipulated in IC 24-4.4-2-406(4) and IC 24-4.5-3-515(4). The change of control of the licensee is recommended for approval. (REB)

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



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Tim Berry, Director

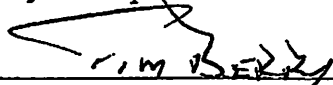
**DELEGATED AUTHORITY**

Friday, August 28, 2015

**NON-DWELLING SECURED LOAN LICENSE APPLICATION**

**Confident Financial Solutions, Inc.** applied for a consumer loan license. They are not currently licensed. Applicant is based in Boulder, Colorado. They will be originating simple interest automobile repair consumer loans through their website. They will be servicing loan they originate. They are licensed in twenty-nine states. 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 24-4.5 and as stipulated in IC 24-4.5-3-503(2). Applicant is recommended for approval. (REB)

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

  
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Tim Berry, Director

**DELEGATED AUTHORITY**  
**Friday, August 28, 2015**

**FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION**

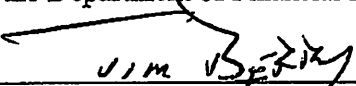
**LendSure Mortgage Corp.** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in San Diego, California. They will not be servicing their loans. They currently operate in California and Florida. The staff's 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 as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (REB)

**Ventana Loan Services LLC** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Gilbert, Arizona. They will not be servicing their loans. They currently operate in Texas. 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 as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (REB)

**SUBORDINATE LIEN MORTGAGE LOAN LICENSE APPLICATION**

**Stearns Lending, LLC** applied via the Nationwide Mortgage Licensing System for a Subordinate Lien Mortgage Lending license. They have a First Lien Mortgage License (15640). Applicant is based in Santa Ana, California. They will be servicing their loans. They currently operate in forty-nine states. 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 24-4.5 and as stipulated in IC 24-4.5-3-503(2). Applicant is recommended for approval. (REB)

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

  
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Tim Berry, Director

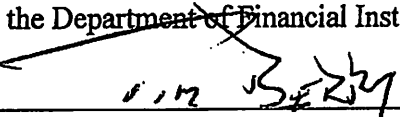
**DELEGATED AUTHORITY**  
**Tuesday, September 8, 2015**

**MONEY TRANSMITTER LICENSE APPLICATION**

**Alipay US, Inc.** applied via the Nationwide Multi-State Licensing System for a Money Transmitter license. They are not currently licensed. The applicant is based in San Mateo, California. They are currently licensed in four states. The applicant will be offering Indiana consumers the ability to transmit money to other consumers, keep stored value balances, and purchase goods. 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 28-8 and as stipulated in IC 28-8-4-35. Applicant is recommended for approval. (REB)

**SEQR Payments, Inc.** applied via the Nationwide Multi-State Licensing System for a Money Transmitter license. They are not currently licensed. The applicant is based in Atlanta, Georgia. They are currently licensed in Idaho. The applicant will be offering Indiana consumers the ability to transmit money to other SEQR consumers and purchase goods and services. 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 28-8 and as stipulated in IC 28-8-4-35. Applicant is recommended for approval. (REB)

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

  
\_\_\_\_\_  
Tim Berry, Director

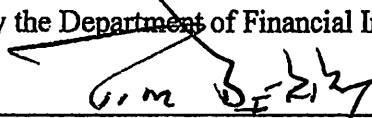


**DELEGATED AUTHORITY**  
**Tuesday, September 8, 2015**

**FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION**

**Hamilton Group Funding, Inc.** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They previously held a first lien mortgage license (17032). The applicant surrendered the license in 2013 due to loan inactivity in Indiana. The applicant is based in Sunrise, Florida. They will be servicing their loans. They currently operate in sixteen states. 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 as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (REB)

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

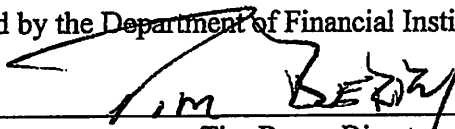
  
\_\_\_\_\_  
Tim Berry, Director

**DELEGATED AUTHORITY**  
**Friday, September 11, 2015**

**NON-DWELLING SECURED LOAN LICENSE APPLICATION**

28338  
Mariner Finance, LLC applied for a consumer loan license. They are not currently licensed. Applicant is based in Nottingham, Maryland. They will be originating precomputed interest, consumer loans and purchasing retail installment contracts from local merchants. They will be servicing their loans and contracts. The applicant plans to open three Indiana locations in Indianapolis, Greenwood, and Fort Wayne. They currently are licensed in fourteen states. 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 24-4.5 and as stipulated in IC 24-4.5-3-503(2). Applicant is recommended for approval. (REB)

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

  
\_\_\_\_\_  
Tim Berry, Director

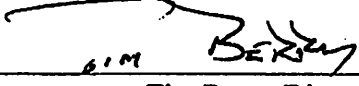
**DELEGATED AUTHORITY**  
**Monday, September 21, 2015**

**PAWNBROKER LICENSE CHANGE IN CONTROL APPLICATION**

**Cash Loans, LLC** applied for a change of control in direct ownership for their pawnbroking license (15153) as required by IC 28-7-5-9.1(b). Ms. Kimberly McDonald, member, transferred her seventy-five percent ownership in the licensee to Mr. Chad McDonald on December 9, 2014. The staff's review finds that the financial responsibility, character, and fitness of Mr. Chad McDonald is such as to warrant belief that the interests of the owners and creditors of the licensee and the interests of the public generally will not be jeopardized by the proposed change as stipulated in IC 28-7-5-9.1(d). The change of control of the licensee is recommended for approval. (REB)

*Change in control*

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

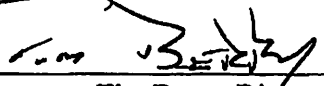
  
Tim Berry, Director

**DELEGATED AUTHORITY**  
**Friday, September 25, 2015**

**FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION**

**Deephaven Mortgage LLC** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They do not currently hold a license. The applicant is based in Charlotte, North Carolina. They will be servicing their loans. They currently operate in twenty-six states. 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 as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (REB)

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



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Tim Berry, Director

**Delegated Authority**  
**Friday, August 07, 2015**

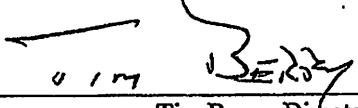
**Mortgage Loan Originator Applications**

The following forty mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has 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
1009347	Akley	Naif		
1369777	Brevik	Erica	Elise	
463075	Brown	Charles	Henry	Jr.
1376912	Carlisle	Delano	Deshawn	
1375773	Carron	Richard	Francis-Andrew	
626512	Cassarella	Tamara	Ann	
572880	Cavalcanti	Erick	H.	
1337300	Colner	Eugene	Joseph	Mr.
313783	Cox	Russell	Andrew	Jr.
1232348	Drury	Michael	Thomas	
273004	Easton	William	Shane	
1331879	Engstrom	Jeffrey	Michael	
1375916	Ewais	Zachary	Ameen	
1284366	Gambrail-Mortensen	Constance	Louise	
238446	Garrity	David	Thomas	
120080	Golden	Rafael	Jamual	
1308411	Hayes	Melinda	Joy	
1012640	Hooks	Jamie	Elizabeth	
1185432	Howell	Nicholas	Henry	
247726	Kugler	Derrick	Stephan	
847833	L'Amoreaux	Braden	Robert	

1393473	Mandula	Anna	
1391198	Mickler	Laura	Sue
1392622	Money	Brittany	Deane
749379	Olsen	Thomas	Alan
904413	Otis	Jeffrey	Brian
211742	Paik	Christina	Haejung
1313823	Pipich	Benjamin	
198151	Reed	Robert	Joe
1367169	Rose	Michaela	Dawn
560079	Ruiz	John	G.
1392350	Samson	George	Brian
1172202	Slifko	Steve	Patrick III
194922	Smith	David	Alonzo
1147332	Stegemann	Margaret	Ann
1375941	Sweeney	Trey	Richard
1007031	Tayar	Roy	Adnan
348229	VanDee	Michael	Dean
727972	Vanyan	Arutyun	Henry
1391339	Wilkinson	Michael	Sean

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

  
 Tim Berry, Director

**Delegated Authority**  
Monday, August 17, 2015

**Mortgage Loan Originator Applications**

The following fifty-two loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has 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.

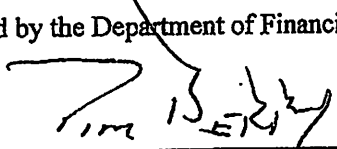
NMLS #	Last Name	First Name	Middle Name	Suffix
32445	Almeida	Anthony	Scott	
1311988	Antcliff	Stephen	Christopher	
1155589	Antrim	Robert	Michael	
804140	Batistoni	Joe	Micheal	Jr.
34065	Bigalli	Daniela	Angela	
332879	Borger	Chester	Russell	
606580	Carroll	Chad	Christopher	
1309040	Castle	Angela	Dawn	
1396114	Clark	Sarah	Marie	
502369	Cohen	Alan	Jay	
1085627	Dwyer	Kevin	Arthur	
1107253	Esterberg	Derek	Dean	
158508	Farrell	Melissa	Johanna	
946723	Farrell	Lisa	Karen	
1359363	Floyd	Jeremiah	Lindsey	
1393859	Furnish	Nathan	C.	
1392455	Greene	Lauri	Kristine	
1207486	Hall	Erica	Lynn	
1054054	Hambright	Jeffrey	David	
155636	Harrison	Nina	Gayle	
1212839	Hossain	Melissa	Munny	

1359652	Householder	Kevin	William
217680	Iuliano	Janine	L.
514636	Khan	Benish	
1032749	King	Stephen	D.
5325	Kopecky	Scott	William
1235155	McKeever	Michael	Jeffrey
1194503	Mendez	Erick	Salvador
1367253	Murphy	Robert	Andrew
141658	Norton	Henry	O.
400964	Olson	Daniel	Mark
1298472	Opperman	Allen	Gene
1389413	Owen	Christopher	Carl
1391986	Parry	Christopher	Shawn
1118287	Pinzon	Andrew	James
1367286	Powell	James	Garnett
865568	Rogiers	Jace	Emerson
648861	Runjaic	Dejan	
112241	Ruzylo	Phillip	Anthony
950148	Scott	David	Robert
1391518	Scott	Daniel	Craig
182021	Shell	Jason	Kent
1121688	Smith	Allie	Christine
1389483	Smithhart	Abby	Taylor
1273414	Socia	Veronica	Lynn
999237	Solaka	Michael	Milad
1035081	Soto	Gary	Rensot



339319	Spangler	Julie	A.	
397864	Tinucci	Thomas	M.	
1370233	Weaver	Daniel	Joe	
428446	Werkmeister	Michael	Steven	Jr.
135090	Wiechert	Laurence	Earl	Jr.

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



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Tim Berry, Director

**Delegated Authority**  
Friday, August 21, 2015

**Mortgage Loan Originator Applications**

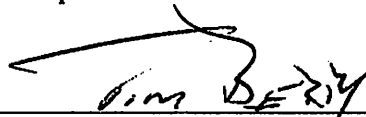
The following sixty-four loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article.

NMLS #	Last Name	First Name	Middle Name	Suffix
1375657	Ahmed	Mahbub		
146276	Ascarelli	Tullio	D.	
1228383	Backalar	Ernest	Mark	
1250251	Bae	Spence	Seung	
1168763	Bedford	Michael	Joseph	
829111	Belt	Michael	Anthony	
1374361	Bitner	Nathan	Alexander	
1375125	Bozel	Richard	Cameron	
1398486	Briggs	Randy	Roy	
1307502	Carrillo	Michael	Andrew	
63003	Collier	Harold	Gene	III
1312496	Corrado	Salvatore	Bernard	
1372488	Cotton	Jessica	Lynn	
1176652	Dallal	Michael		
42394	Dallal	Mayer		
1387349	Dias	William	Kahle	
307734	Fletcher	Jessilyn	Rudene	
1382072	Folks	Eric	Eugene	
362285	Gillett	Michael	William	
1257150	Haire	Theresa	M.	
63035	Hall	Ronald	E.	Jr.

1376138	Hawkins	Griffin	Richard	
1385256	Heck	John	Henry	Jr.
431617	Ibarra	Robert		
880075	Jackson	Zebediah	C.	
325854	Juliano	Richard	Ralph	
1169094	Keding	Matthew	Kenneth	
1393839	Kendall	Andrew	D.	
1255837	Lohn	Thomas	James	Jr.
1387359	Lowery	Rashaun	James	
958075	Macias	Jose	Manuel	
27548	Marks	Scott	Michael	
1312433	Murray	Mark	M.	
79890	Pettit	Ryan	Douglas	
1294651	Phillips	Shawn	Jason	
1375173	Poorman	Stephen	James	
782535	Porter	Erica	Lee	
1392579	Pusateri	Lauren	Christine	
1226249	Rainwater	James	Scott	
1387364	Ramalia	Daniel	William	
1374309	Rand	Robert	Aaron	
505418	Reynolds	Jennifer		
990906	Riedman	Karen	L.	
203521	Riesen	Michael	L.	
274055	Sampoll	Jose	A.	
64581	Sawyer	Ryan	Andrew	
1374322	Schwentker	Sarah	Marie	

1375147	Scott	Zachary	Creed
1381283	Simpson	Robert	David
1375158	Singer	Michael	Samuel
610034	Singleton	Travis	Dean
1263376	Smith	Nicholas	Anthony
1387579	Sotir	Ian	Alexander
209295	Spicer	Aaron	Douglas
1367336	Spurlock	Franklyn	Leon
1393390	Susong	Jeffrey	Scott
1370788	Taylor	Michael	Austin
1145502	Thames	Andrea	Nicole
1367343	Thompson	Ryan	Antwan
1391093	Trimbur	Jason	Robert
1077816	Truitt	Justin	Adonis
138097	Watson	Chris	
1395803	Weaver	Tyler	Hill
1390798	Wedmore	Justin	Allen

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



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Tim Berry, Director

**Delegated Authority**  
Friday, August 28, 2015

**Mortgage Loan Originator Applications**

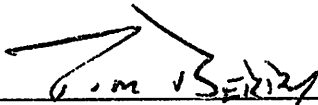
The following fifty-eight loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article.

NMLS #	Last Name	First Name	Middle Name	Suffix
1380519	Andrews	Scott	Christopher	
1309830	Atkins	Steve	Ross	
320737	Baxter	Gary		Jr
1228617	Cabe	Christopher	Cody	
1400729	Campbell	Kyle	Nathan	
1382057	Clay	Patricia	Anne	
1375792	Clayton	Luke	Allan	
1379967	Coleman	Jeabari	Tracy	
381449	Cook	Thomas	William	
1389501	Cooley	Steven	Carlson	
1392469	Curtis	Abigail	Mae	
449333	DeMicoli	Mark	Edward	
1383139	Dodson	Damon	Everett	
1157507	Domsalla	William	Scott	
286881	Donaldson	William		
1380518	Dybas	Shane	Michael	
1256996	Fellows	Nicholas		
1375910	Foley	Robert	William	III
1390480	Ford	Tyler	Petersen	
834440	Hassan	Caise	Diab	
181743	Hawkins	Brian	Andrew	

208325	Hertzel	David	Edward
1376219	Howey	Adam	David
229394	Hutter	David	D.
804278	Jayson	David	Eric
223528	Jensen	Erika	Lynn
1379968	Kendall	Chantille	
134559	Kocher	John	Everett
425550	Koelling	Angela	M.
1389070	Livingston	Justin	Ryan
224489	Luciano	Edmund	Garcia
1387323	Mair	Jeffrey	Michael
1289185	Matthews	Holly	Diane
1376483	Matthews	Marshall	Aaron
1115854	McNally	Shawn	Patrick
909769	Miller	Marci	J.
329156	Miller	Sharon	L.
1375491	Moore	Daniel	Floyd
1228088	Neal	Bryan	John
1021460	Nguyen	Joe	
1401081	Nobles	Kathryn	Jean
1376407	O'Hara	Malachi	Hayward
1289348	O'Laughlin	Kevin	Michael
1376242	Peters	Leeann	Bae
686535	Ploense	Jeffrey	L.
1376197	Price	Whitney	Janelle
1248924	Rojas	Christopher	James

1149794	Schepke	Paul	Anthony	
1318736	Stinnett	Kyle	Owen	
274057	Stringer	Harold	James	Jr.
300660	Sullivan	John		
861715	Tabor	Randy	Paul	
1375722	Ward	Jason	George	
1375665	Waterstradt	Daniel	Raymond	
1375635	Wilson	Jasmine	Nicole	
1375624	Wilson	John	Thomas	
1375622	Winiarski	David	Anthony	
1375621	Wittner	Shannon	Rae	

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



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Tim Berry, Director

**Delegated Authority**  
Tuesday, September 08, 2015

**Mortgage Loan Originator Applications**

The following seventy-two loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has 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
873212	Abel	Jacqueline	Marie	
835471	Afzal	Uzma	Jilani	
369798	Barr	Colin	T.	
881808	Bautista	Bernie		
1398656	Bliss	Natalee	Harris	
1398660	Bollinger	Chelsea	Marie	
1406312	Brooks	Karen	Sue	
211797	Carli	Fred	Anthony	
918933	Chambers	Jason	Christopher	
1401088	Childs	Deborah	Denise	
156333	Christian	Angelo		
351301	Collias	Stephen	Konstantine	
623950	Cosgrove	Christopher	James	
1375898	Cova	Nathan	John	
478125	Crabtree	Jeffrey		
368760	Davis	Martin	Charles	
888621	Dean	Auriel	Christina	
621485	DeBacker	Michael	William	
1117225	DeJong	Timothy	Robert	
1378534	Dunn	James	Mitchell	
1399363	Elkins	Ashley	Michelle	
211261	Flanigan	Robert	Joseph	
294842	Grant	Gale		
219263	Haines	Christopher	Andrew	
1376187	Hinojosa	Micheal	Ray	



1321875	Holliday	Jasmine	Rhazia
812138	Holt	Douglas	Stewart
1311782	Jones	Philip	Michael
324779	Kooiman	Kurtis	J.
1398668	Kusch	Jestin	Braejon
1401129	Lai	Danny	Y.
204035	Lines	Steven	Wayne
63163	Long	David	Anthony
472921	Magana	Anthony	Christopher Jr
1398670	Majocho	Amanda	Marie
1284585	Maloney	James	C.
496896	Massie	Matthew	Lawrence
85034	Matulewicz	Stephen	Christopher
1390481	Maxwell	Robert	Michael
938370	McKenzie	David	Keith
181219	Meath	Amanda	Kay
1373498	Nubert	Lucas	Paul
1019049	Okpala	Chukwunonso	Uchenna
1403181	Payne	Justin	Hilliard
1400572	Pence	Jared	Ray
651913	Pitcock	Anna	Vincent
1383159	Reichmann	Jordan	David
227575	Rodely	Eugene	Patrick
1268788	Rossmann	Wanda	
671011	Russo	Christina	Lynn
1377220	Schwarz	Scott	William
755984	Serr	Shannon	Marie
217579	Simmons	Curt	Charles
1398675	Simpson	Timothy	James
1403171	Smith	Brittany	Marie
173039	Spannagel	John	Robert

1404280	Steeley	Kelly	Ripley	
1398677	Stoeckinger	Robert	Thomas	
1393389	Susong	Teresa	Hodgkin	
1398679	Trubiano	Jacob	Ryan	
1375754	Tudor	Gabriela		
1398682	Turner	Jaime	Leigh	
1401972	Wacaster	Edward	Eugene	
387922	Walter	Friedrich	Kennington	
1296116	Warren	Rachel	Ann	
212862	Washington	Anthony	Harrison	
1379029	Westrich	Erika	Marie	
848907	Wheatley	Amos	Le Roy	IV
902144	Wilkins	Dominick	Lamont	
1024787	Wilson	Charles	Joseph	III
1143969	Wright	James	Anthony	
1398685	Wrubel	Nicole		

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



Tim Berry, Director

**Delegated Authority**  
Friday, September 11, 2015

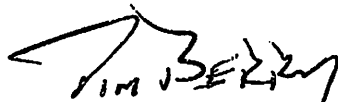
**Mortgage Loan Originator Applications**

The following fifty-four loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has 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
1401281	Adams	Timothy	Allen	
40392	Atakishiyev	Zack		
328294	Barefield	James	Anthony	
1295366	Barrett	Mackenzie	Lee	Sr.
1389118	Bennett	Joseph	Michael	
1380520	Binder	Logan	Bradley	
1384844	Boyo	Rhema		
1392729	Branson	Samantha	Lyn	
1392714	Brown	Zachary	Tyler	
883497	Burgess	Ivanka	Lubomirova	
244924	Carroll	Connie		
562616	Czarnecki	Michael		
1384834	Gawronik	Christopher	David	
527433	Glover	John	Paul	
1384818	Greenhalgh	Stephanie	Brooke	
1342463	Hancock	Kelli	J.	
303661	Hecker	Thomas	Richard	
772553	Hodges	Michael	Kenton	
1381456	Holeman	Christopher	Thomas	
1393203	Ihim	Ama		
12633	Jackson	ShanKai	Jelani	
365585	Jarvis	David	Clifford	
64850	Jasser	Steven	Howard	
1104916	Kim	Sun Hee		
13898	Klemash	Christian	Damon	

1332867	Knight	Cassandra	Lynn	
1073135	Loebis	Andana	Binanga	
1401283	Mallow	Brian	W.	
1298540	Marucci	Barbara	Jean	
1342476	May	Robert	Marshall	
170704	McGlone	John	M.	
1404469	Meeks	Angela	D.	
1166246	Merritt	Charles	Wesley	
1394902	Mhedhbi	Katrine	Ann	
1000733	Munoz	Diane	Elaine	
188816	Nardin	Steven	Kirk	
617976	Netherland	Jonathan	Neil	
1209309	Owens	Jessica	Hope	
108333	Palin	Lindsey	Taylor Lorsung	
1334046	Peterson	James	Alan	
874577	Pope	Jeremy		
1399103	Pulley	Marsha	Ann	
1394176	Rathbun	Brittney	Anne	
200533	Richeson	Anthony-Clay	Drummond	
1281479	Richman	David	Scott	
1223345	Ryan	Lori	Ann	
1384829	Strauss	Christian	Jacob	
342421	Sullivan	Tabatha	April	
202459	Swaino	John	Phillip	III
1369105	Tessitore	Mary	S.	
1237830	Toth	Stephen	Michael	
1384842	Turner	Beau	Charles	
436419	Witt	Michelle	L.	
563499	Wurster	Loren	Evan	

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



Tim Berry, Director

**Delegated Authority**  
**Monday, September 21, 2015**

**Mortgage Loan Originator Applications**

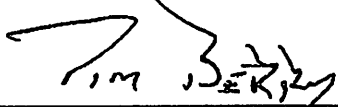
The following sixty-seven loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article.

NMLS #	Last Name	First Name	Middle Name	Suffix
939249	Andrus	David	Mathew	
254849	Angel	James	Earl	Mr.
272636	Bancroft	Johnathan	Paul	
1407572	Barber	Madison	Chental	
760052	Beiza	Ana	L.	
1295393	Bey	Kevin	De'Andre	Jr.
1034729	Bjorlie	Joseph	Judah	
1399400	Bogosian	Paul	Stephen	
1365267	Bohn	John	Mitchell	
221038	Bolton	Michael	Gene	
1322486	Brant	Kimberly	Kay	
760306	Caldwell	Aleta	Marie	
1393787	Carlyon	Joshua	Caleb	
1375775	Carter	John	Michael	
1375789	Cholagh	Vanessa	Mairy	
1406918	Christensen	Sasha	Jonel	
112195	Clayton	Michael	Lee	
1376086	Comer	Michael	James	
1118518	Coombs	Zachary	Alexander	
894989	Danilchenko	Vladimir	Vladimirov	
1406143	Danz	Brittany	Renee	Mrs.
930161	Delp	Timothy	Scott	
324299	Eyraud	James	Berdet	
916313	Foster	Daniel	James	
1308655	Foy	Brandon	Eric	

921152	Goff	Errett	Anderson
1013440	Gordon	Scott	Allen
1376131	Green	Antonio	Omega
1384831	Hamilton	Kate	Crossley
525401	Harrison	Ann Marie	
844118	Henderson	Mark	Williams
931331	Hewitt	Matthew	Nathan
1031986	Holcomb	Patrick	Gerard
1384849	Hurdle	Maria	Fernanda
302241	Jefferson	Vernon	
1384826	Jones	Rudi	Anise
964463	Julien	Adam	James
1402578	King	Shyler	Elizabeth
167321	Macias	Armando	
1387723	Manion	John	Francis
804306	Martin	Rosalyn	Janel
1047440	McDevitt	Matthew	James
1399587	Mears	Charity	Dawn
1410581	Mercer	Melissa	Marie
223799	Morris Rodgers	Sonya	Denise
840865	Murray	Stephen	Marquis
1384838	Newman	Matthew	Thomas
175312	Oliver	Charles	Benjamin
1384847	Patterson	Alnisa	Michelle
271752	Peterson	Michael	Lafe
808040	Pryor	Christopher	Shilo
1376192	Richard	Kevandria	Chaynell
1384819	Rickards	Jascha	Ilya Javier Jibran S.
1268724	Sale	Michael	McClendon
1406482	Sawyer	Stephanie	Renee
1312199	Schlagbaum	Steven	D.

1384846	Singh	Arinder		
348539	Sladek	James	Michael	
1375987	Speight	Latoya		
1222007	Stein	Norman	E.	
1375939	Tapp-Pettway	Damien	Lenard	
212598	Tran	David	Tuan	
408680	Wall	Lynette	Elaine	
1260077	Watts	Jessica	A.	
12266	Williams	John	Kent	Jr.
437419	Worman	Lisa	Marie	
13516	Yun	Nikki	Muilin	

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



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Tim Berry, Director

**Delegated Authority**  
**Friday, September 25, 2015**

**Mortgage Loan Originator Applications**

The following forty-one loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has 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
6701	Ambalu	David	Moshe	
1406727	Andrzejczyk	Jason		Mr.
499373	Ball	Densel	Ray	II
1398591	Beers	Jonathan	Anthony	
1396635	Beikman	Bruce	Allen	
1406741	Bellemore	Jonathan	Robert	
918783	Brownell	Nicholas	Adam	
175925	Clements	Ryan	Thomas	
375854	Cook	Paul	Christopher	
1375899	Cozart	Jordan	Nathaniel	
1329978	Galbreath	Marlon	Douglas	
850479	Gordon	Kenneth	Charles	
1082418	Goyette	Ryan	Michel	
1401126	Gura	Donald	John	
809437	Hamwey	Michael	Daniel	
1375323	Hatter	Donna	Marie	
251502	Horn	Bryan		
957680	Jolagh	Kenneth	J.	
1382283	Jones	Nathan	Bradley	
1405646	Kelly	Laura	Dale	
121127	Kloss	Aaron	John	
1407410	Le	Kathy	Thu	
1407342	Lewis	Ryan	Everett	
1376441	McKnight	Nicholas	Raphael	
69680	Mickwee	Rodney	Naseeb	



1399373	Naisan	Aydi	Adnan
648976	Newton	Jeffrey	Russell Phall
1398596	O'Grady-Watson	Ryann	Elizabeth
1165084	Ostheller	Maximilian	Quinn
982759	Philcox	Douglas	Edwin
1398630	Pittman	Nakia	Flaret
427870	Randolph	Melita	
93700	Rimedio	Mark	
5577	Schneider	Chad	Carter
85626	Schultz	Maureen	Elizabeth
87674	Shepard	Michael	Andrew
17694	Temple	Adam	Michael
1372884	Verkamp	Mary	M.
1398819	Wiesman	David	Michael II
1374993	Wood	Rebecca	
1405473	Wright	Matthew	Thomas Edward

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Tim Berry, Director