

**DEPARTMENT OF FINANCIAL INSTITUTIONS**  
**MINUTES OF MEETING**  
**February 12, 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 Dennis L. Bassett, 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; Gina Williams, Deputy Director, Administration Division; Troy Pogue, Supervisor, Administration Division; Deron Thompson, Regional Field Supervisor; Chris Dietz, Assistant Regional Field Supervisor and Sharmaine Stewart, Administrative Assistant.

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

- A. Department staff updated the Members regarding examination information which is confidential pursuant to IC 28-1-2-30 This aspect of the Executive Session is authorized by IC 5-14-1.5-6.1(b)(7).

**II. PUBLIC SESSION: 10:40 a.m.**

- A. Members Present: Mark Schroeder, Vice Chairman; Paul Sweeney; Jean L. Wojtowicz; Donald E. Goetz; Mike Davis and Dennis Bassett, Director. Richard J. Rice, Chairman was absent.
- B. Date of next meeting: March 12, 2015 @ 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 December 18, 2014 meeting.

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

**D. BANK AND TRUST DIVISION:**

1. **First Farmers Bank and Trust Company, Converse, Miami County, Indiana**  
 Mr. Kirk J. Schreiber, Senior Bank Analyst presented this application. Mr. Schreiber informed the Members that First Farmers Bank and Trust Company, Community Bank, Hoopeston, Illinois and United Community Bank, Oakwood, Illinois propose to effect a merger pursuant to IC 28-1-7.

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The Agreement and Plan of Merger dated September 29, between First Farmers Bank and Trust Company, First Farmers Financial Corp., the bank holding company for First Farmers Bank and Trust Company, Community Bank, its bank holding company Wellington Bancorp, United Community Bank and its bank holding company Oakwood Bancorp sets the terms and conditions for the merger transactions. There is a separate agreement for each bank merger transaction.

First Farmers Bank and Trust Company will survive the merger. First Farmers Financial Corp. will be a one bank holding company with First Farmers Bank and Trust Company as its wholly owned bank subsidiary. The main office and branch of both Community Bank and United Community Bank will be branches of First Farmers Bank and Trust Company. The corporate existence of both Community Bank and United Community Bank will cease.

After a brief discussion concerning several general topics about the two merger transactions, a motion for approval of the merger application for Community Bank, Hoopston, Illinois to merge with and into First Farmers Bank and Trust Company, Converse was made by Ms. Wojtowicz and seconded by Mr. Davis. This merger application was unanimously approved.

A motion for approval of the merger application for United Community Bank, Oakwood, Illinois to merge with and into First Farmers Bank and Trust Company, Converse was made by Ms. Wojtowicz and seconded by Mr. Goetz. This merger application was also unanimously approved.

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

1. Director Bassett advised the Members of actions taken pursuant to Delegated Authority since the last Members' meeting.
2. A legislative update was provided by Ms. Gustafson, who advised the Members that this year's DFI omnibus bill, HB 1287, went smoothly through the House with only minor amendments that we supported. HB 1287 passed the House on third reading 97-0 and was sent to the Senate. Our Senate sponsor, Travis Holdman, is chair of the Senate Financial Institutions Committee. She reminded the Members lawsuit funding was still an area we are watching carefully. HB 1340, authored by Rep. Mat Lehman, passed the House 69-26 on February 3, 2015. It is opposed by the industry, caps fees at 25% and places the limited regulation with the DFI, which we have advised Rep. Lehman we have neither the resources nor expertise to handle regulatory responsibilities under HB 1340. SB 373, authored by Sen. Randall Head, passed the Senate on third reading 47-2 on February 23, 2014, has no caps, is supported by the industry and places regulatory responsibility with the Attorney General's office. Ms. Gustafson said she thought it is likely that these bills will be worked out in conference committee later in the session. SB 447 relating to funeral trusts passed the Senate with no amendments 49-1 on February 24, 2015. She indicated that we were working with

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Sen. Holdman to determine if any amendments might be needed in the House. Other than those bills, Ms. Gustafson advised the Members that we were continuing to monitor legislation that might affect this office or the constituencies we regulate and serve. She will keep the Members advised as bills still alive move to the second house for consideration.

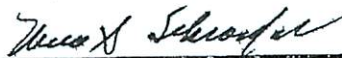
**CERTIFICATION:**

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:**

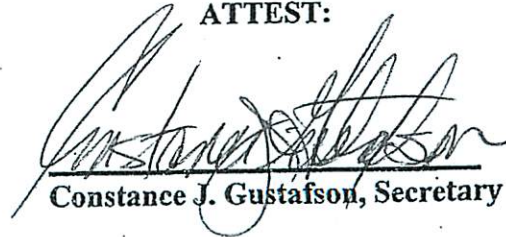
Vice Chairman Schroeder asked if there was other business. There being no further business, Vice Chairman Schroeder entertained a motion to adjourn the meeting. Mr. Goetz moved for adjournment, Mr. Sweeney seconded the motion, and it passed unanimously.

APPROVED:



Mark A. Schroeder, Vice Chairman

ATTEST:



Constance J. Gustafson, Secretary

**ACTION TAKEN BY THE DIRECTOR  
JANUARY 6, 2015**

1. **MUTUAL SAVINGS BANK, FRANKLIN, JOHNSON COUNTY, INDIANA**

The bank has requested permission to hold a parcel of property in excess of three years for future expansion as prescribed in IC 28-1-11-5. The parcel was purchased on August 30, 2006, and is an unimproved piece of real estate located at State Road 135 and Whiteland Road, Whiteland, Johnson County, Indiana. This property is a future branch site, but the recession has delayed development. At the bank's board meeting on December 18, 2014, the board reviewed and approved the holding of this property. Allowing the bank to continue to hold this property does not appear to endanger the safety and soundness of the financial institution. **IT IS RECOMMENDED THE BANK BE GRANTED AN EXTENSION TO HOLD THIS PARCEL OF REAL ESTATE UNTIL DECEMBER 31, 2015 - (TCF).**

APPROVED \_\_\_\_\_

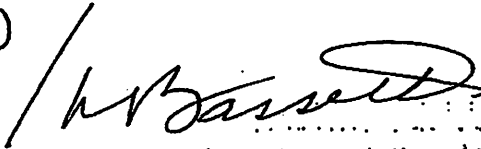


**ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR****DECEMBER 29, 2014****GENERAL CREDIT UNION, FORT WAYNE, ALLEN COUNTY, INDIANA**

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:

- 
- Adams County, Indiana (common bond of community residence or employment within a community as defined by 28-7-1-10)
  - Allen County, Indiana (common bond of community residence or employment within a community as defined by 28-7-1-10)
  - DeKalb County, Indiana (common bond of community residence or employment within a community as defined by 28-7-1-10)
  - Huntington County, Indiana (common bond of community residence or employment within a community as defined by 28-7-1-10)
  - Kosciusko County, Indiana (common bond of community residence or employment within a community as defined by 28-7-1-10)
  - Noble County, Indiana (common bond of community residence or employment with a community as defined by 28-7-1-10)
  - Steuben County, Indiana (common bond of community residence or employment within a community as defined by 28-7-1-10)
  - Wells County, Indiana (common bond of community residence or employment within a community as defined by 28-7-1-10)
  - Whitley County, Indiana (common bond of community residence or employment within a community as defined by 28-7-1-10)

**RECOMMEND APPROVAL (MKP)**

MKP / 

**ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR**

**DECEMBER 31, 2014**

**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:

Priority Press – Indianapolis – 70 members (common bond of occupation as defined by IC 28-7-1-10)

Feiwell & Hannoy, PC – Indianapolis – 135 members (common bond of occupation as defined by IC 28-7-1-10)

**RECOMMEND APPROVAL (MKP)**

*MKP / W. Bassett*

**ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR**

**JANUARY 26, 2015**

**NATCO CREDIT UNION, RICHMOND, WAYNE 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:

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

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

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

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

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

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

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


**RECOMMEND APPROVAL (MKP)**

*MKP / hzb*

**ACTION TAKEN UNDER DELEGATED AUTHORITY  
JANUARY 6, 2015**


**1. SPRINGS VALLEY BANK & TRUST COMPANY, FRENCH LICK, ORANGE COUNTY, INDIANA**

The bank has applied to the Department for approval to establish a branch office to be located at 867 North Gospel Street, Paoli, Orange County, Indiana. The application was received on December 15, 2014. The branch is to be known as the Paoli Banking Center. This will be the institution's third branch. **APPROVAL IS RECOMMENDED - (TCF)**

APPROVED 


**2. MBANK, GRESHAM, MULTNOMAH COUNTY, OREGON**

An application for issuance of a certificate of admission was received from MBank, Gresham, Multnomah County, Oregon. MBank filed the application to enable it to transact business in Indiana in accordance with the provisions of IC 28-1-22. The Oregon state-chartered commercial bank intends to engage in the business of mortgage loan servicing and lending to citizens in the State of Indiana. MBank 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 MBank. **ISSUANCE OF A CERTIFICATE OF ADMISSION IS RECOMMENDED - (TCF)**

APPROVED 

**3. COMMUNITY STATE BANK, ROYAL CENTER, CASS COUNTY, INDIANA**

The bank is requesting an extension of time for the opening of its branch to be located at 504 North Main Street, Walton, Cass County, Indiana. The branch application was approved under delegated authority on December 20, 2013 with a projected opening date of March 15, 2014. The projected opening date was delayed due to: (1) Possible organic compounds requiring a Level II Environmental Risk Assessment; and (2) The Indiana Department of Natural Resources, Division of Historic Preservation & Archaeology request for a second Reconnaissance Level Archeological Survey. All requirements have been completed and construction is in progress. **APPROVAL TO GRANT THE BANK'S REQUEST FOR AN EXTENSION UNTIL MARCH 31, 2015 IS RECOMMENDED. - (TCF)**

APPROVED 



**DELEGATED AUTHORITY**  
**Friday, December 19, 2014**

**MONEY TRANSMITTER LICENSE APPLICATION**

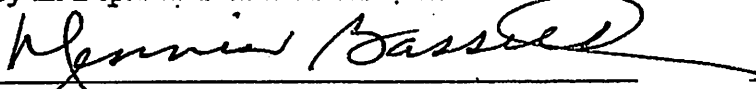
25823

**Lucky Money, Inc.** applied via the Nationwide Multi-State Licensing System for a Money Transmitter license. They are not currently licensed. Applicant is based in San Francisco, California. They are currently licensed in ten states. The applicant is primarily engaged in business purpose money transmission which does not require a license. However, they want to become licensed in Indiana in order to conduct money transmissions to designated payees primarily for personal, family, or household purposes. 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. (JDH)

**WorldRemit Corp.** applied via the Nationwide Multi-State Licensing System for a Money Transmitter license. They are not currently licensed. Applicant is based in Greenwood Village, Colorado. They are currently licensed in five states. The applicant is primarily engaged in business purpose money transmission which does not require a license. However, they want to become licensed in Indiana in order to conduct money transmissions to designated payees primarily for personal, family, or household purposes. 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. (JDH)

25908

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

  
Dennis Bassett, Director

**DELEGATED AUTHORITY**

Monday, December 22, 2014

**FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION**

24536

**Mortgage Assurance, Inc.** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Atlanta, Georgia. They will not be servicing their loans. They currently operate in nineteen 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. (JDH)

**SUBORDINATE LIEN MORTGAGE LICENSE APPLICATION**

25821

**HomeServices Lending, LLC** applied via the Nationwide Mortgage Licensing System for a Subordinate Lien Mortgage Lending license. Currently, they have a First Lien Mortgage License. Applicant is based in Minneapolis, Minnesota. They will not be servicing their loans. They currently operate in thirty-two 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. (JDH)

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

  
Dennis Bassett, Director

**DELEGATED AUTHORITY**  
**Wednesday, January 07, 2015**

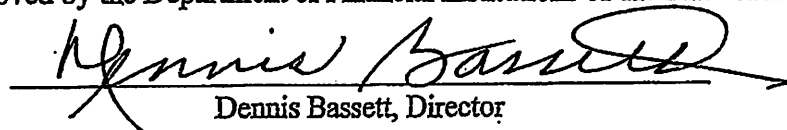
**FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION 26037**

**CME Lending Group, LLC** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Chesterton, Indiana. They will not be servicing their loans. They do not hold a mortgage license in any state. 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. (JDH)

**SUBORDINATE LIEN MORTGAGE LICENSE APPLICATION 26036**

**Freedom Loan Services Corporation** applied via the Nationwide Mortgage Licensing System for a Subordinate Lien Mortgage Lending license. The applicant is a wholly owned subsidiary of Freedom Mortgage Corporation. Freedom Mortgage Corporation is currently holds a first lien mortgage license (10872) and a subordinate lien license (7242). Applicant is based in Fishers, Indiana. They will be servicing loans. They currently operate in one state. 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. (JDH)

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

  
Dennis Bassett, Director

**DELEGATED AUTHORITY**  
**Friday, January 09, 2015**

**PAWNBROKING LICENSE APPLICATION**

26038

Easy Cash Pawn 2, Inc. has applied for a Pawnbroker license. They are not currently licensed. The applicant is based in Clarksville, Indiana. They plan to pawn a variety of items. The applicant holds an ATF license. Due to the fact the principal of the applicant has been operating under a separate legal entity's authority at this location, the Department of Financial Institutions and the applicant entered into a Memorandum of Understanding to clearly outline the expectations for compliance under a new license. 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 as stipulated in IC 28-7-5-8. Applicant is recommended for approval. (JDH)

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

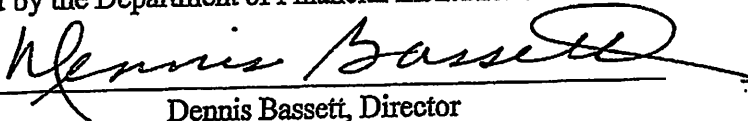
  
Dennis Bassett, Director

**DELEGATED AUTHORITY**  
**Friday, January 16, 2015**

**FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION**

**Alliance Financial Resources, LLC** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Phoenix, Arizona. They will not 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. (JDH)

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



Dennis Bassett, Director

**DELEGATED AUTHORITY**  
**Friday, January 30, 2015**

**FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION**

26254

**First Choice MH, LLC** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Oak Brook, Illinois. They will not be servicing their loans. They currently operate in one state. 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)

26253

**Freedom Loan Services Corporation** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are currently hold a subordinate lien license. Applicant is based in Fishers, Indiana. They will be servicing their loans. They currently operate in one state. 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

  
Dennis Bassett, Director

**DELEGATED AUTHORITY**  
**Friday, January 30, 2015**

**NON-DWELLING SECURED LOAN LICENSE APPLICATION**

76251

Great Rivers Community Capital, Incorporated applied for a consumer loan license. They are not currently licensed. Applicant is based in St. Louis, Missouri. They will be simple interest unsecured credit building personal loans. They will be servicing their loans. They currently are licensed in two 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

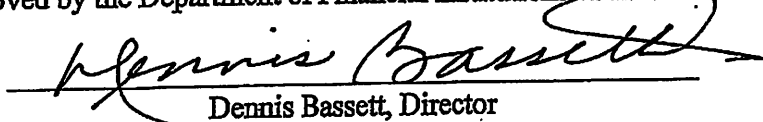
  
Dennis Bassett, Director

**DELEGATED AUTHORITY**  
**Wednesday, February 04, 2015**

**NON-DWELLING SECURED LOAN LICENSE APPLICATION**

26257  
Nissan Signature Direct Finance, LLC applied for a consumer loan license. They are not currently licensed. They are a wholly own subsidiary of Nissan Motor Acceptance Corporation (License #597). Applicant is based in Franklin, Tennessee. They will be simple interest secured electric battery loans. They will retain ownership of the loans, but utilize Nissan Motor Acceptance Corporation as the servicer of the loans. They currently are licensed in 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 24-4.5 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

  
Dennis Bassett, Director



**Delegated Authority**  
Tuesday, December 23, 2014

**Mortgage Loan Originator Applications**


The following sixty-six 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
1256697	Ackling	Alec	Michael	
775342	Arnold	Tracey	Nichole	
1242720	Baber	Jibran	Ahmed	
1256228	Backhaus	Sarah	Elaine	
1168751	Bauman	Alexander	Paul	
1168777	Brady	Steven	Ronald	
19054	Cattani	Chad	Allen	
1022546	Clancy	Christopher	Brian	
801668	Cole	Mary Teresa	Catherine	
69075	Collins	Stanley		
140789	Conwell	William		
375857	DeLeon	Ricardo	Marcelo	
1064502	DeSaxe	Gregg		
1251746	Dittmer	Matthew	Lowell	
238962	Evans	Derrick	Nathaniel	
681679	Featherstone	Corey	Andrew	
344380	Fisher	Michael	Medill	
1177889	Fox	Elizabeth	Alice	
9140	Fulkerson	William	Daniel	
1086998	Gaddie	Robert	Nicholas-Anthony	
270147	Garcia	Gabriel		

1241455	Gick	Jason	Bradley	Mr.
1042545	Gill	Clara	Mae	
1244410	Golding	William	Joseph	
713753	Gorris	Jacque	David	
1254234	Hojnowski	Philip	James	
265707	Hollendonner	Ryan	Curtis	
1256713	Houghtalen	Jon		
621655	Howard	Christine	F.	
1186539	Hurley	Kayla	Marie	
1234121	Jipping	Charles	David	
880611	Jones	Gregory	Nelson-Steven	Jr.
389604	Kenderdine	Craig	James	
664570	Kieffner	Scott	Thomas	
1256883	Kimbley	Jason	Dean	
1244921	Kiziltas	Demet	Derya	
1244228	Koeberlein	Joseph	B.	
1117380	Kropf	Kristina	Marie	
1177959	Layne	Steven	Okan	
1252310	Lehrman	Jon	Simon	
1195037	Mannitz	Tyler	Burkhard	
1088511	McClernon	Michael	Patrick	
714217	McWilliams	Bryan		
1225382	Moring	Christine	Reed	
1246625	Moser	Brandee	Myschel	
1225947	Murphy	Jesse	Lucas	
67012	Nedden	Todd	Lloyd	

1138099	Paige	Nicole	
200219	Peregord	Melissa	Jill
1207298	Pineda	Michael	Anthony
1220516	Reynaert	Jeffrey	Charles
1244411	Shelton	Nicole	Patricia
30914	Smith	Bryan	Michael
918213	Solis	Sergio	Josue
1177825	Soullier	Justin	Patrick
247566	Temes	Anthony	C.
444398	Thomas	Brett	B.
186656	Thomson	Christopher	Gordon
1247447	Turner	Sheffield	Allen
1256442	Weese	Cody	Tyler
18603	Westbeld	James	Richard
710352	White	Amber	Altman
1248162	Williams	Christopher	E.
1236811	Wilson	Christina	Dawn
1054171	Wood	Bryant	Scott
1168489	Wright	Daniel	William

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

  
Dennis Bassett, Director

**Delegated Authority**  
Monday, January 05, 2015

**Mortgage Loan Originator Applications**

The following one hundred twenty-four 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
1261510	Aboulhosn	Miran	Omar	
1261517	Abudalou	Mousa	Abdel-Rauof	
925491	Alamine	Ali		
1261559	Banka	Joshua	Walter	
1261562	Baumhover	Jason	Robert	
1261563	Bazzy	Hass		
250507	Bernardo	Marilou	R.	
1117141	Bièrs	Jesse	Lee	
1261566	Boehmer	David	Andrew	
485529	Bond	Rebecca	L.	
1261576	Botello	Emilio	Heraclio	III
1247341	Boyle	Thomas	Francis	
1194614	Bradley	Breon	Josef	
251519	Byrne	Timothy	Jonathan	
1261580	Cattane	Eric	Lyle	
225121	Christiansen	Andrew		
1065420	Crawford	Jacqueline	Marie	
893381	Curtis	Daniel	Bryan	
915917	DeCraene	Taffani	LaDonne	
1261606	Delpaz	James	Sylvester	
212401	Denlow	Joshua	Sol	

367067	Dent	Rayshon	Sharieff	Jr.
1117236	DiManno	Eric	Emilio	
1160473	Dimic	Goran		
902438	Dull	Katherine	Jane	
1011727	Dunn	Keith	James	
33410	Ehler	Duane	Lee	
1217542	Enfield	Roscoe	LaMar	Jr.
972178	Engelking	Jake		
1261607	Esposito	Christopher	Scott	
269718	Estrellado-Martinez	Monet	Lynn	
1011342	Fabick	Maxwell	Dillon Rank	
1244293	Federau	Douglas	Andrew	
1168857	Fee	Tiffany	Marie	
1148620	Force	James	Ryan	
872476	Frers	Joanne	Argue	
1011756	Garcia	Michael	Dietz	
1159860	Gill	Patrick	Douglas	
1261608	Gojcaj	Kristjan		
1261614	Granner	Hans	Frederick	
1261617	Grau	David	Thomas	
1261697	Gruber	Renee	Christine	
1262987	Harriman	Kayla	Lyn	
1261734	Harrington	Virgil	Lee	
1262989	Hayes	Jonathan	Thomas	
1262379	Heck	Nicholas	Matthew	
1245873	Hieken	Alexander	Anthony	

1262991	Hindo	Steven	S.
1262992	Jaghoun	Milad	
1262414	James	Bennett	Zachary
1117353	Jane	Pedro	Rene
1262433	Jones	Christopher	Charles
193953	Jones	Lisa	Ann
1262436	Justice	Trevor	James
1262438	Kashat	Leena	Georgette
1262441	Kina	Katherine	Ann
927812	Kinnear	Nathan	Robert
1263387	Kish	Nicholas	Patrick
1262458	Kochut	Aaron	Gregory
1117370	Komaromi	Michael	Daniel
1262459	Kowalski	Riley	Lawrence
1262461	Krach	Christopher	Galén
232350	Krajewski	Walter	E.
1262476	Ksar	Maria	Ann
1011454	Lambard	Kevin	James
1262479	Lazuka	Jeffrey	Allen
6103	Loughnane	Christopher	
1262481	Lovejoy	Tyler	Coy
1247386	Mahoney	Michael	Patrick
1262608	Mangum	Erron	Brandon
1262609	Mansour	Mahmoud	
1117412	Manzano	Arturo	
1262610	Mareglia	Anthony	Raynor

1262617	Masar	Jenna	Elizabeth	
1262625	McClenathen	Alicia	Marie	
1149344	McDonald	Jason	Ryan	
1178011	McPeek	Daniel	Joseph	II
1262708	Moore	Carlos	Robby	
538426	Mosley	Ebuni	Nicole	
436468	Myers	Jason		
4816	Nangia	Sonal		
1107312	Nantais	Ross	David	
980990	Neidert	Kelsey	Brear	
1262711	Neil	Eric	Clayton	
1262713	Newman	Toby	James	
1262714	Norman	Marcus	Adam	
1096784	Peters	Gregory	Lynn	
223305	Pierce	Karen	Marie	
1262720	Ponegalek	Daniel	Olson	
1262733	Powell	Drew	Nelson	
215343	Putt	Gregory		
126932	Quackenbush	Brenda	L.	
176107	Reinoehl	Jeffrey	Garrett	
1244517	Reynolds	Elizabeth	Renee	
1262777	Reyst	Rayna	Diane	
1262778	Rhayem	Hisham	Ziad	
685475	Robnett	Teila	Marie	
1244919	Rodriguez	Ediberto	Alfredo	
1262779	Rogers	Sharnice	Claudia	

1025584	Rossier	Melissa	Lynn	
20944	Rost	Bradley	Ervin	
1262799	Schachterle	Adam	Cody	
1045470	Schneider	Michael	Nicholas	
1262803	Siddiqui	Sameer		
1262804	Sissen	Nicholas	David	
1127804	Smith	Jason	Lamarr	
1262806	Sroka	Jeffrey	Allen	
419549	Stabile	Mark	Anthony	
1251726	Stark	Thomas	Edward	Mr.
546638	Sullivan	Tanya	B.	
1058139	Tears	Lauren	Ashley	
50717	Tilford	Ronald	J.	Jr.
1262810	Valentine	Theresa	Ellen	
902673	Valenzuela-Rodriguez	Jesus	Alonso	
813617	Walker	Megan	Ann	
1140502	Walker	Jennifer	LaShawn	
171365	Walkowiak	Edward	Raymond	
1177984	Wessel	Brandon	James	
1262813	Whalen	Michael	John	
1118198	Wilson	Travis	Ryding	
774946	Wong	Wingyee		
1149852	Zale	Christopher	Martin	
252553	Zamora	Rose	Christine	
1256176	Zmikly	Scott	Robert	

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





**Delegated Authority**  
Monday, January 12, 2015

**Mortgage Loan Originator Applications**

The following forty-eight 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
517298	Afifi	Gemala		
1261554	Arcangeli	Michael	John	
1232764	Arvanitis	Panayotis		Mr.
1233533	Arvin	Kory	Michael	
259009	Benoit	Joseph	Arthur	
1159560	Borieo	William	Joseph- Emil	
1247379	Caldwell	Lindsay	Anne	
246708	Clince	William	Francis	
880032	Cortright	Taryn	Shawntrea	
588827	Cross	Brycen	C.	
755932	Crum	Daniel	Sanford	
1159766	DeMonte	Lynae	Jackelyn	
781697	Donzella	Arturo	Adrian	
1159591	Edington	Nicole	Alyse	
1168495	Fekin	Monique	Therese	
1227556	Fernandez	Amanda	Marie	
136857	Fowler	Daniel	Demetrius	
1159846	Ferguson	Kelly	Ann	
1159899	Grant	Andrew	Leigh	
844465	Haynes	Jacki		
1251504	Herring	Sarah	Ann	

1251505	Hewson	Jennifer	Lynn	
158169	Holly	Matthew	Michael	
21349	Jeffery	Brian	Roger	
1159650	Jicha	Brittany	Frances	
258898	Larkin	Daniel	Francis	
1207770	Larson	Steven	Lee	
1013590	Lundy	Jason	Alan	
223082	Maday	Donald	Stanley	II
115174	Matyas	James	Rudolph	
246673	McFetridge	Adam	John	
444718	Meiners	Keith	Paul	
253803	Mendell	James	Ernest	
205525	Metcalf	James	Michael	
1262705	Mitchell	Holly	Louise	
1242711	Neier	Stephen	August	
502373	Nicholas	Daniel	Joseph	
435742	Niepokoj	Dean		
135458	Northern	James	Barry	
158000	Passi	Jim		
162739	Razzi	Christina		
355612	Rodriguez	Uriel		
70180	Schadel	George	Francis	
673636	Steen	Natalie	Anne	
302414	Symon	Brock	William	
1078154	Virissimo	Manuel	John	
1234942	Walton	Brandy	Tanya	

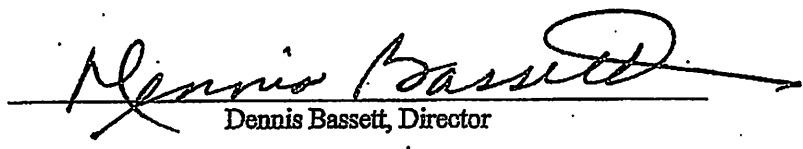
1159786

Yelling

Matthew

Alan

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

  
Dennis Bassett, Director

**Delegated Authority**  
Tuesday, January 20, 2015

**Mortgage Loan Originator Applications**

The following ninety-six 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.

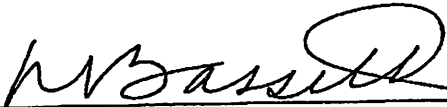
NMLS #	Last Name	First Name	Middle Name	Suffix
1222396	Adams	Cody	Desmond	
1269098	Aguilar	Anthony	Alex	
1186387	Beadles	Christopher	Charles	
1211897	Bettens	Joshua	David	
1247495	Bielski	Cindy	Louise	
17852	Branum	Jeremy	Lance	
1203226	Brennan	Lauren	Elizabeth	
1271472	Bungert	Ashley	Dawn	
1247365	Burton	Tyler	James	
1194649	Butts	Jaron	James	
1241224	Cameron	Lisa	Michelle	
1202751	Catania	Gina	Marie	
98490	Cathell	Deena	Devericks	
297789	Cherman	Mark	Andrew	
929798	Chriest	George	Christ	
1203234	Cline	Zackery	Adam	
177497	Cobb	Brandon	James	
53012	Coday	Ryan	David	
1127118	Coullard	Christopher	Ryan	
1265487	Culella	Michael	Adam	
1222332	Davidoff	Kathryn	Louise	

1186767	Davis	Christopher	Marvel	
1266962	Derengowski	Edward	John	Mr.
1211910	Dikhow	Jacob	John	
1203244	Doa	Rachel	Katherine	
1232303	Doolittle	Brooke	Elizabeth	
137582	Erickson	Megan	Lucas	
1222460	Estes	Katrina	Louise	
1127298	Fischer	Brittany	Quinn	
1247779	Flores	Aldo	Hernandez	
1086990	Ford	Jack	Dylan	
1159836	Frazier	Brandon	Arnold	
1220090	Garbacik	Kayla	Maria	
585476	Gioitta	Thomas	Arthur	Jr.
1053489	Gurman	Joel	Edward	
1222389	Guthrie	Tyler	James	
1194970	Hale	Brandon	John	
13084	Hardy	Amanda	Lee	
210007	Harris	Patrick		
320578	Hawkins	Randall	Jon	
1262377	Hayes	Maria	Lynn	
1168983	Hegedus	Brian	Joseph	
919610	Hilfer	Francis	Timothy	
855554	Hudson	Robert	Charles	
1220307	Kelleher	Anna	Rebecca	
1186577	Kinney	Derek	Brian	
418788	Larkin	Scott	Gregory	

144527	Lockwood	Lily		
275172	Losten	Michael	John	
1200946	Lucero	Caleb	Michael	
1177970	Lyon	James	Allan	
102211	Malkin	Shelley	Jill	
1220377	Malmquist	Andrew	Carl	
913826	Markowicz	Brian		
1049845	Marsh	Tyler	Jordan	
1262615	Marsh	Alexandria	Caitlin	
1262620	McCargo	Samuel	Edward	Jr.
1261652	McCluskey	Emily		
1203320	McHugh	Nathan	Grant	
1222377	Miceli	Hollie	Michelle	
1159657	Misconin	Joseph	Adam	
502333	Montgomery	Heather	R.	
65454	Moore	Stuart	Elliot	
1244854	Murphy	Christopher	Michael	
1211686	Myher	Craig	Daniel	
975469	Naylor	Ryan	Sterling	
1261694	Pelo	Scott	Richard	
975963	Pratt	Michael	James	
1268710	Price	Teresa	Kay	
1087344	Pulgini	John	David	
1194955	Reagan	Donald	Robert	Jr.
26881	Rice	Tracy	Lynn	
1134032	Robbins	Jared		

1071520	Roush	Dale	Paul
261179	Schuler	William	Scott
1198016	Scivicque	Christine	
1186668	Simpson	Tiffany	Leah
1192028	Stanisic	Vojislav	
1114877	Stevens	Tina	Buck
662975	Taylor	David	
1202861	Tidyman	Andrew	Charles
71850	Valentine	Shevon	Newell
1262811	Verderbar	Michelyn	
1140497	Vessels	Bryan	Thomas
34960	Walker	Oliver	Nathaniel
1247912	Warmack	Paige	Leigh
1211708	Welch	Christopher	Anthony
185918	Wieczorek	Michael	Brian
1186683	Wilkerson	Jesse	Alexander
234631	Willis	Bradley	Kyle
1203432	Wimmer	Bretton	Owen
258013	Windsor	Holly	Amber
34151	Wirtanen	Scott	Patrick
370214	Zambrano	Carlos	Javier
96978	Zezenia	Michael	Joseph
1212141	Zlatevski	Simce	Simon

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

  
 \_\_\_\_\_  
 Dennis Bassett, Director

**Delegated Authority**  
**Wednesday, January 28, 2015**

**Mortgage Loan Originator Applications**

The following forty-eight 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.

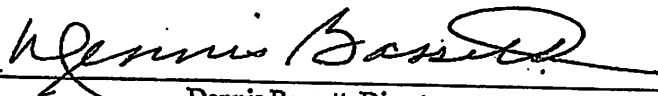
NMLS #	Last Name	First Name	Middle Name	Suffix
136992	Anderson	Valerie	M.	
313250	Bailey	Kyle	Andrew	
1211891	Bartelt	Madison	Anne	
964069	Bednar	Shelley	Erin	
289970	Bennett	Bridget	Lee	
1011719	Bentley	Megan	Abigail	
220823	Bertocchini	Vince		
130931	Campbell	Jason	Douglass	
243999	Carpenter	Michael	Paul	
1211906	Chew	Jeffrey	Scott	
1177785	Cullimore	Peterson	Richard	
55062	Curto	Julia	Carol	
1194786	Cymbalski	Jeffrey	Paul	
1003492	Dawahare	Amy	G.	
1252630	Douglass	Elisabeth	G.	
563742	Dutko	Michael	James	
345851	Fernandez	Reyna	Sugely	
1211919	Frantangelo	Tyler	Brett	
388031	Gonzalez	Robert		Jr.
1194848	Grabski	Michael	Joseph	
709722	Henson	David	F.	



563028	Hicks	Joseph	
1177944	Hojeij	Hassan	Anis
1254487	Jenkins	Mark	Alexander
756720	Johnson	Kim	D.
1209023	Jones	Andrew	Michael
142232	Jones	Benjamin	
861770	Kazelas	Nicholas	Savvas
776754	Klug	Logan	Gregory
1186785	Lachendro	Michael	Patrick
1177964	Little	Ryan	Emmerson
63249	Luttrell	David	Alan
382631	Moore	Tywunn	Eugene
563402	Myher	Susan	M.
562555	Neal	Chad	
1186821	Perstin	Julia	
56851	Ross	Sherry	L.
1195814	Salazar	Joseph	Edwin
1203381	Sarrach	Paul	Anthony
1177878	Towianski	Nathaniel	Stanley
564641	Tripodi	Mike	
813780	Turner	Douglas	E.
1202863	Tyma	Thomas	John Jr.
1247922	Webb	Kayla	Marie
1245001	Wells-Morgan	Sarah	Lynn
275957	Williams	Andrea	Vattanapateep
1186684	Williamson	Ashlon	Alexander

1203433 Wozniak Jonathan Michael

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

  
Dennis Bassett, Director