

**DEPARTMENT OF FINANCIAL INSTITUTIONS**  
**MINUTES OF MEETING**  
**February 9, 2017**

The Members of the Department of Financial Institutions met at 10:00 a.m., EDT, at 30 South Meridian Street, Suite 300, Indianapolis, Indiana. Present from the Department were Thomas C. Fite, Director; Christopher Dietz, Interim Deputy Director, Depository Division; Ryan Black, Deputy Director, Consumer Credit Division ; Gina R. Williams, Deputy Director, Administration Division; Constance J. Gustafson, General Counsel and Secretary ;Kirk J. Schreiber, Senior Depository Analyst and Assistant Secretary, Depository Division; Mark K. Powell, Field Manager, Credit Union Division; Troy Pogue, Supervisor, Administration Division; Scott Imbus, Field Manager, Consumer Credit Division and Sharmaine Stewart, Administrative Assistant. Representing the Attorney General Office was Rebecca McClain.

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

- A. Discussion related to department staffing, and administrative action under the Uniform Consumer Credit Code. This aspect of the Executive Session was authorized by IC 5-14-1.5-6.1(b)(2)(B) and (6)

**II. PUBLIC SESSION: 11:00 a.m.**

**A. ADMINISTRATIVE ACTIONS:**

- 1. Members Present: Thomas Fite, Director; Mark Schroeder, Vice Chairman; Donald E. Goetz and Paul Sweeney. Richard J. Rice, Chairman present via teleconference. Jean Wojtowicz was absent.
- 2. Date of next meeting: April 6, 2017 @ 10:00 a.m., at the Indiana Department of Financial Institutions, 30 South Meridian Street, Suite 300, Indianapolis, Indiana.
- 3. Vice Chairman Schroeder entertained a motion to approve the minutes of the December 15, 2016 meeting.

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

**B. CONSUMER CREDIT DIVISION:**

- 1. The Consumer Credit Division, in conjunction with Legal Counsel, presented the

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Members with a confidential examination issue during an Executive Session. The examination issue, pertaining to a registrant under the Uniform Consumer Credit Code, resulted in the Director issuing a Notice of Charges and Order to Cease and Desist and Make Restitution, which was issued November 23, 2016. On December 13, 2016, the registrant filed a petition for review of the matter under IC 4-21.5. After being presented with the facts and discussing the matter, the Members voted to adopt a resolution authorizing the Director, Department employees, and agents of the Department to take all actions necessary to prosecute the Notice of Charges and Order to Cease and Desist and Make Restitution.

**A motion to adopt a resolution was made by Mr. Sweeney and seconded by Mr. Goetz. The resolution was unanimously adopted.**

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

1. Gina Williams discussed updated financial projections for FY 17. Updated projected revenue is slightly lower than the original projections but updated projected expenditures are significantly lower than the original projections. The primary reason for the decrease in projected expenditures is lower than projected salaries and benefits. The projected average staffing level for FY 17 was 67 full time employees. The average staffing level was 51 in FY 15, FY 16, and is projected to be 51 for FY 17. The hiring of 11 financial examiners since 6/30/15 has been offset with the retirement and resignation of 11 financial examiners whose salaries were higher than the salaries of the examiners hired. There was a discussion on recruiting activity, use of contract employees, and the development of an IT Examiner Career Path. Ms. Williams stated the updated projections were provided in preparation of discussions in the coming months for the establishing of FY 18 fees. This item was for discussion purposes only and no action was required by the Members.

Gina Williams informed the Members there were no written issues identified by the State Board of Accounts in a recent audit of the department. There were two discussion comments only noted during the audit. The first comment addressed instances where state sales tax and county innkeeper's tax were paid on transactions purchased by the department's credit card. The second discussion comment was due to one check not being deposited by the next business as required by state statute. Both of these issues have been addressed internally. This item was for discussion purposes only and no action was required by the Members.

2. Director Fite advised the Members of actions taken pursuant to Delegated Authority since the last Member 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:**

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, Chairman Rice seconded the motion, and it passed unanimously.

**APPROVED:**

**ATTEST:**

*Mark X. Schroeder*

*Kirk J. Schreiber*

**Mark Schroeder, Vice Chairman**

**Kirk J. Schreiber, Assistant Secretary**

January 24, 2017

**TO:** Christopher C. Dietz, Interim Deputy Director

**FROM:** Kirk J. Schreiber, Senior Bank Analyst

**SUBJ:** First Savings Bank, Clarksville, Clark County, Indiana, notice of intent to form a qualifying subsidiary.

On December 12, 2016, the Department received notice pursuant to IC 28-13-16 of First Savings Bank's (the "Bank") intent to form a wholly owned subsidiary,

The Bank is a state chartered commercial bank headquartered in Clarksville, Indiana. As of September 30, 2016, the Bank had total assets of approximately \$794 million, total deposits of \$582 million, net loans of \$517 million, and total equity of \$83 million. The Bank's three-year average return on assets (ROA) is 0.93%. As of September 30, 2016, the Bank's ROAA is 1.07% and tier 1 leverage capital ratio is approximately 8.09%

The Bank intends to establish Q2 Business Capital, LLC, (the "Subsidiary") an Indiana limited liability company. The Subsidiary is being formed as a special purpose entity for the purpose of to originate, purchase, invest in, and sell loans, or portions thereof, originated under one or more lending programs administered by the U.S. Small Business Administration. The activities of the Subsidiary shall be limited to those activities authorized by the Indiana Financial Institutions Act. Additionally, the Subsidiary will be operated in accordance with the terms and conditions set forth in an Operating Agreement.

The Bank and the Limited Members have made an aggregate cash capital contribution of \$1,000.00. The Bank will maintain at least a 51% membership interest as the sole member (the "Member") of the Subsidiary. The Limited Members will be made up of Jonathan E. Handmaker and George M. Vredeveld, Jr. who each have a 24.5% limited membership interest. The business affairs of the Subsidiary will be managed by the Board of Managers. The Board of Managers is comprised of four Bank Managers: Larry W. Myers; Tony A. Schoen; John E. Colin; and Martin A. Padgett. The Board of Managers also consists of three Limited Member Managers: Mr. Handmaker, Mr. Vredeveld and an unidentified individual. Mr. Handmaker will be Chief Executive Officer and Mr. Vredeveld will be President of the Subsidiary. The Board of Managers will fill the offices of Secretary and Treasurer soon. It is not expected that the Subsidiary will have any debt other than typical operating expenses.

In accordance with the Department's policy, the Members of the Department should be notified at the next regularly scheduled meeting that First Savings Bank has properly notified the Department of its intent to establish a qualifying subsidiary and the Department did not object to the formation of the subsidiary.

cc: Paul Brockman, Regional Field Supervisor  
Robin Upchurch, EIC  
Bank File  
Application File

**ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR**

**JANUARY 09, 2017**

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:

Heartland Growers – Westfield – 126 members (common bond of occupation as defined by 28-7-1-10)

Mid-America Sound – Greenfield – 15 members (common bond of occupation as defined by 28-7-1-10)

Aura IT Consulting – Indianapolis – 21 members (common bond of occupation as defined by 28-7-1-10)

The RND Group – Indianapolis – 33 members (common bond of occupation as defined by 28-7-1-10)

RECOMMEND APPROVAL (MKP)

MKP

JCF

**ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR**

**JANUARY 09, 2017**

ALABAMA CREDIT UNION, TUSCALOOSA, ALABAMA

The credit union has filed a Petition for approval of a certificate of admission to transact business as a Foreign Corporation in Indiana pursuant to IC 28-1-22-1 et seq.

RECOMMEND APPROVAL (MKP)

MKP TCF

**ACTION TAKEN UNDER DELEGATED AUTHORITY  
DECEMBER 8, 2016**

**1. BANK OF WOLCOTT, WOLCOTT, WHITE 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 June 30, 2009, and is located at 113 North Range Street, Wolcott, Indiana. The bank intends to use this property as a future branch facility as provided in a letter to the Department. At the bank's board meeting on November 16, 2016, the board adopted a board resolution reaffirming that the bank expects to use the parcel of real estate for future expansion. Allowing the bank to continue to hold the real estate does not appear to endanger the safety and soundness of the financial institution. **IT IS RECOMMENDED THE BANK BE GRANTED AN EXTENSION TO HOLD THE REAL ESTATE UNTIL DECEMBER 31, 2017. SHOULD THE BANK NOT BE ABLE TO UTILIZE THE REAL ESTATE WITHIN THIS TIME FRAME, ANOTHER REQUEST TO THE DIRECTOR PURSUANT TO IC 28-1-11-5 WILL BE REQUIRED (CCD).**

APPROVED \_\_\_\_\_

TF

**ACTION TAKEN UNDER DELEGATED AUTHORITY  
DECEMBER 8, 2016**

1. **LAFAYETTE COMMUNITY BANK, LAFAYETTE, TIPPECANOE COUNTY, INDIANA**  
The bank has applied to the Department for approval to relocate a branch office from 2136 Greenbush Street, Lafayette, Tippecanoe County, Indiana to 2134 Greenbush Street, Lafayette, Tippecanoe County, Indiana. The application was received on November 21, 2016. The branch is to be known as the **Greenbush Branch**. The bank will continue to have three branches after the relocation. **APPROVAL IS RECOMMENDED - (CCD)**

APPROVED TF



**ACTION TAKEN UNDER DELEGATED AUTHORITY  
JANUARY 3, 2017**

1. **1ST SOURCE BANK, SOUTH BEND, ST. JOSEPH COUNTY, INDIANA**

The bank has applied to the Department for approval to relocate a branch office from 2700 Calumet Avenue, Valparaiso, Porter County, Indiana to 2500 Calumet Avenue, Suite A, Valparaiso, Porter County, Indiana. The application was received on December 27, 2016. The branch is to be known as the Calumet North Branch. The bank will continue to have 80 branches after the relocation. **APPROVAL IS RECOMMENDED - (CCD)**

APPROVED TF

2. **CENTIER BANK, WHITING, LAKE COUNTY, INDIANA**

The bank has applied to the Department for approval to establish a branch office to be located at 5 Executive Drive, Suite A, Lafayette, Tippecanoe County, Indiana. The application was received on December 28, 2016. The branch is to be known as the Lafayette East Branch. This will be the institution's 56th branch. **APPROVAL IS RECOMMENDED - (CCD)**

APPROVED TF

3. **JACKSON COUNTY BANK, SEYMOUR, JACKSON COUNTY, INDIANA**

The bank has applied to the Department for approval to establish a branch office to be located at 1280 North College Avenue, Suite #4, Bloomington, Monroe County, Indiana. The application was received on December 13, 2016. The branch is to be known as the Bloomington Branch. This will be the institution's 10th branch. **APPROVAL IS RECOMMENDED - (CCD)**

APPROVED TF

**ACTION TAKEN UNDER DELEGATED AUTHORITY  
FEBRUARY 1, 2017**

1. **FIRST MERCHANTS BANK, MUNCIE, DELAWARE COUNTY, INDIANA**

The bank has applied to the Department for approval to relocate a branch office from 33 West 10th Street, Anderson, Madison County, Indiana to 800 East Main Street, Anderson, Madison County, Indiana. The application was received on January 6, 2017. The branch is to be known as the Anderson Downtown Branch. The bank will continue to have 115 branches after the relocation. **APPROVAL IS RECOMMENDED - (CCD)**

APPROVED TCF

2. **FIRST FINANCIAL BANK, CINCINNATI, HAMILTON COUNTY, OHIO**

An application for issuance of a certificate of admission was received from First Financial Bank, Cincinnati, Hamilton, County, Ohio. First Financial Bank currently has 39 offices in the State of Indiana. On December 30, 2016, the bank converted from a national charter to a state charter and changed its name to First Financial Bank. This foreign corporation application is being filed to enable the converted corporation to transact business in Indiana in accordance with the provisions of IC 28-1-22 and IC 28-2-17. CT Corporation System, 150 West Market Street, Suite 800, Indianapolis, Marion County, Indiana has been appointed as resident agent for service of legal process by First Financial Bank **ISSUANCE OF A CERTIFICATE OF ADMISSION IS RECOMMENDED - (CCD)**

APPROVED TCF

**DELEGATED AUTHORITY**  
**Wednesday, December 07, 2016**

**FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION**

**Alterra Group, LLC d/b/a Alterra Home Loans** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. The applicant is not currently licensed. The applicant is based in Las Vegas, Nevada. They will be servicing their loans. They are currently licensed in fifteen 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**

**Academy Mortgage Corporation** applied via the Nationwide Mortgage Licensing System for a Subordinate Lien Mortgage Lending license. Currently, the applicant holds a First Lien Mortgage Lending license (10966). The applicant is based in Draper, Utah. They will be servicing their loans. They are currently licensed in all fifty 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

  
\_\_\_\_\_  
Thomas Fite, Director

**DELEGATED AUTHORITY**  
**Wednesday, December 07, 2016**

**GUARANTEED AUTO PROTECTION PROGRAM APPLICATION**

**SilverRock Automotive, Inc.**, a third party administrator, is requesting approval for a Guaranteed Auto Protection (GAP) Program. The applicant is based in Tempe, Arizona. The maximum charge for the GAP program to consumers is \$506. Deductibles paid by consumers are paid up to \$1,000. The program has a thirty day free look period. Refund upon prepayment in full is calculated by pro-rata method. Consumers will finance a minimum of 80% of MSRP for a new vehicle and NADA retail value for a used vehicle. There is a contractual liability policy issued by BlueShore Insurance Company. The initial dealer requesting approval is DriveTime Car Sales Company, LLC (License # 16970). All future creditors/dealers will agree to abide by the same terms as those approved. The staff's review finds that the charge would be of benefit to the consumer and is reasonable in relation to the benefits as provided for under IC 24-4.5-2-202(1)(c)/3-202(1)(e). Approval is subject to review at a future date as deemed necessary by the Department. It is recommended that the program be approved as submitted and subject to the above conditions. (REB)

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

  
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Thomas Fite, Director

**DELEGATED AUTHORITY**  
**Wednesday, December 21, 2016**

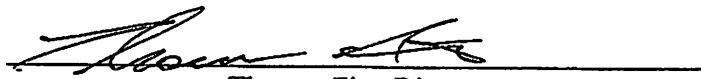
**FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION**

**DAS Acquisition Company, LLC d/b/a USA Mortgage** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. The applicant has also applied for a Subordinate Lien Mortgage Loan License. The applicant is based in St. Louis, Missouri. They will not be servicing their loans. They are currently licensed in eighteen 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**

**DAS Acquisition Company, LLC d/b/a USA Mortgage** applied via the Nationwide Mortgage Licensing System for a Subordinate Lien Mortgage Lending license. The applicant has also applied for a First Lien Mortgage Loan License. The applicant is based in St. Louis, Missouri. They will not be servicing their loans. They are currently licensed in eighteen 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



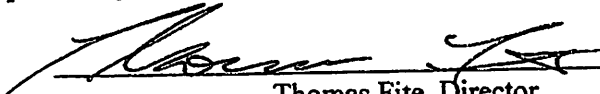
Thomas Fite, Director

**DELEGATED AUTHORITY**  
**Tuesday, January 10, 2017**

**GUARANTEED AUTO PROTECTION PROGRAM APPLICATION**

**Dealer Admin Services, Inc**, a third party administrator, is requesting approval for a Guaranteed Auto Protection (GAP) Program. The applicant is based in Bloomington, Minnesota. The maximum charge for the GAP program to consumers is \$506. Deductibles paid by consumers are paid up to \$1,000. The program has a thirty day free look period. Refund upon prepayment in full is calculated by pro-rata method. Consumers will finance a minimum of 80% of MSRP for a new vehicle and NADA retail value for a used vehicle. There is a contractual liability policy issued by American National Property & Casualty Company. The initial dealer requesting approval is Thomas Dodge Chrysler-Jeep of Highland, Inc (License #8714). All future creditors/dealers will agree to abide by the same terms as those approved. The staff's review finds that the charge would be of benefit to the consumer and is reasonable in relation to the benefits as provided for under IC 24-4.5-2-202(1)(c)/3-202(1)(e). Approval is subject to review at a future date as deemed necessary by the Department. It is recommended that the program be approved as submitted and subject to the above conditions. (REB)

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

  
Thomas Fite, Director

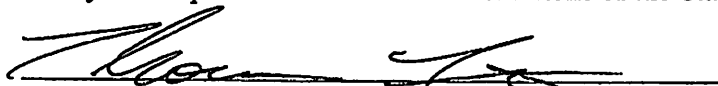
**DELEGATED AUTHORITY**

Tuesday, January 10, 2017

**SUBORDINATE LIEN MORTGAGE LOAN LICENSE APPLICATION**

**Broker Solutions, Inc. d/b/a New American Funding** applied via the Nationwide Mortgage Licensing System for a Subordinate Lien Mortgage Lending license. The applicant currently holds a First Lien Mortgage Loan License (License #19146). The applicant is based in Tustin, California. They will not be servicing their loans. They are currently licensed in forty-eight 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



Thomas Fite, Director

**DELEGATED AUTHORITY**  
**Wednesday, January 18, 2017**

**MONEY TRANSMITTER LICENSE APPLICATION**

**Mercari, 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 Francisco, California. They are currently licensed in eight states. The applicant will be offering Indiana consumers the ability to use an open-looped, stored value account to pay for goods to U.S. and non-U.S. Sellers. 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

  
Thomas Fite, Director



**DELEGATED AUTHORITY**  
**Wednesday, January 18, 2017**

**NON-DWELLING SECURED LOAN LICENSE CHANGE IN CONTROL  
APPLICATION**

**Personal Finance Company LLC** applied for a change of control in direct ownership for their loan license (License #43) as required by IC 24-4.5-3-515(2). On December 7, 2016, MF USA Holdings, Inc., a subsidiary of WP Raven Acquisition, LLC, entered into an agreement to purchase 100% of the ownership interest of Personal Finance Company, LLC. WP Raven Acquisition, LLC is an indirect owner of Mariner Finance, LLC (License #28338). The purchase is set to close on February 28, 2017. The staff's review finds that the financial responsibility, character, and fitness of Personal Finance Company, 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 24-4.5-3-503(2). The change of control of the licensee is recommended for approval. (REB)

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

  
Thomas Fite, Director

**Delegated Authority**  
**Wednesday, December 07, 2016**

**Mortgage Loan Originator Applications**

The following forty-nine 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
918203	Aleksoski	Lube		
1425527	Becerra	Benito	Marcos	
108101	Berlin	Joshua	Scott	
1528992	Blight	Katie	Leigh	
114092	Bodary	Mark	Alexander	
1565507	Bonhag	Nicholas	Robert	
1271085	Burke	Andrew	Brandon	
1277296	Burns	Michael	James	
1521184	Campione	Michael		
799462	Carr	Robert	Joseph	Jr.
1532573	Clemons	Brittani	Charnae	
62392	Collins	Scott	Edward	
1520691	Craley	Daniel	Wesley	
1481257	Dawley	Timothy	Edward	
1481247	Dubecky	Michael	Roy	
1202762	Forsyth	Dylan	Anthony	
1558190	Friederich	William	Paul	
1565513	Gallagher	Peter	Francis	III
1562750	Games	Roger	Bruce	
1558201	Gilchrease	Phillip	Lamont	
1557363	Gonzalez	Edgardo	Ismael	
1550738	Graves	Thomas	William	
1532578	Green	Steven	Phillip	
1526188	Harris	Laura	Michelle	
1560294	Hibler	Eric	W.	
1210529	Hobstetter	Andrew	Kline	
1549135	Houts	Kendall	Dean	
1558195	Jolley	Tonya	Renee	
1458734	McLoughlin	Joseph	Michael	
1565519	McQuain	Joshua	Lee	
394094	Mikulski	Bartholomew	Thomas	
1201053	Mullinix	Jonathan	Robert	
1164752	Natoli	Jacob	Anthony	
1285920	Navarre	Crystal	Yvette	
1565500	Nowak	Daniel	Alan	

1395166	Pantaleo	Stephanie	Ann	
1511177	Patel	Ionee	Yogesh	
1558191	Penetar	Michael	Anthony	Jr
1558194	Ryan	Cornelius	T.	
1547387	Sidhwa	Cyrus	Yazdi	
1199039	Soderberg	Laura	Miller	
1543941	Soundararajan	Sajeth		
1544829	Vella	Lauren	Jane	
1492552	Vislay	Jordan	Michael	
1375509	Whittlesey	Donald	Francis	
1560607	Wilcox	Eddie	Lee	
873019	Wilder	Michelle	Elizabeth	
1563952	Williams	Emily		
1516761	Williams	Nicolas	Dee	

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



Thomas Fite, Director

**Delegated Authority**  
**Wednesday, December 14, 2016**

**Mortgage Loan Originator Applications**

The following eighty-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
1558204	Alt	Jacob	Andrew	
1406929	Anderson	Nathan	Charles	
916804	Antonelli	Anthony	Nicolas	
1557633	Bates	Zachary	Thomas	
1557463	Belcher	Larry	W.	
1078415	Beno	Ashor		
1526191	Bishop	Mark	Anthony	Jr.
63879	Butz	Eric	Leonard	
1443302	Cain	Paul	Christopher	Jr.
813556	Carden	Steven	Paul	
1557628	Cave	Dillon	Forrest	
1558198	Clauson	Nancy		
1187033	Collison	April	Kristin	
1312938	Conliss	Ryan	Michael	
602762	Curcio	Jason	Matthew	
186134	Dacy	Brian	Lowell	
1557644	Daniels	Charnele	Denise	
1430111	Deklewa	Robert	A.	
931564	Della Vella	Vincent	William Lee	
1502967	Diamond	Michael	John	Mr.
1543918	Dunn	Andrew	Steven	
904444	Elenteny	Dale	Robert	Jr.
1546714	Fanelle	Donato	Joseph	
1074725	Ferber	Michael	Raymond	
1566403	Galioto	Jared	Joshua	
1238416	Glynn	Fredrick	Michael	Jr.
1079339	Gonzalez	Orlando		
7136	Goodstadt	David	Jud	
1132646	Gostomski	Katie	Lynn Rose	
1561740	Hodgson	Miranda	L.	
1557612	Howard	Alexander	John	
1543926	Jackson	George	Malcolm	
1557635	Johnson	Jay	Kenneth Polley	
1171995	Kim	Chang	Kuk	
54145	Kolodziejwski	Raymond	Mark	Jr.

462673	Lindeman	Dan	Bernard	III
1543955	Mack	Steven	Paul	
1375151	Madden	Daniel	Peter	
1509135	Mayers	Nicholas	Deshaun	Jr.
1562010	Mayo	Mychal	Don Francisco	
246782	McGovern	Thomas	Bernard	
1536953	McGrath	Sean	Patrick Harold	
13292	McNiff	James	Michael	Jr.
1152196	Mickey	Sean	Randall	
188474	Mindel	Gerald	Samuel	
1557642	Moss	Jordyn	Alexis	
1533077	Mostofi	Reza		
460635	Neuffer	Jason	W.	
1025834	Park	Derek	Foster	
172940	Parsons	Robert	Clyde	
1304020	Patterson	Robert	Louis	
1557639	Pene	Andrei		
1555634	Peterson	Klancy	Kay	
293456	Piatchek	Christopher	Michael	
1439725	Politte	Robert	Joseph	
1557614	Powell	Joshua	Aaron	
828144	Quioro	Erik	Gabriel	
563022	Rarick	Ryan		
231607	Reagan	Kenneth		
42611	Rice	Daniel	Stephen	
415560	Roberts	Christopher	D.	
1559383	Robinson	Danielle	Latice	
196258	Ruiz	Mike		
1557626	Samani	Tyler	James	
1557650	Scrocca	Austin	James	
131847	Shafer	Kiley	Jo	
1204388	Skirvin	Jacqueline	Richelle	
621854	Smith	Marcus	D.	
1206148	Solanki	Kuldipsinh	Indrasinh	
1557627	Spiller	Eric	Colin	
205678	Stein	Scott	Michael	
1557637	Stephens	Shirelle	Lee Chong	
1546711	Swen	Sunny	R.	
1503723	Tait	Tyler	Russell	
42290	Trace	Christopher	James	
1557636	Turner	Annastaisa	Morgan lee	
1177708	Uribe	Moises		
12708	Vernacchio	Alberto		
1092232	Vyzral	Sue	A.	

1250961	Warner	Jeffrey	Lee
1280108	Watson	Michael	Leonard
170975	Whelan	Patrick	John
116930	Williams	Edward	Thomas
371140	Yokemick	Kristy	Michele

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

  
\_\_\_\_\_  
Thomas Fite, Director

**Delegated Authority**  
**Wednesday, December 21, 2016**

**Mortgage Loan Originator Applications**

The following fifty-three 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
1561786	Alvey	Stephen	Francis	
1572960	Anderson	John	Paul	
806719	Bahner	Monica		
1571746	Barber	Vanessa	Lynn	
1486742	Belcher	Carissa	Carlisle	
1555359	Benitz	Timothy	Wayne	
1567903	Birkmaier	Robert	Bradley	
1536916	Boivin	Noah	Frederick	Sadus
1517607	Bouronich	David	James	
1565922	Briggs	Ryan	Lee	
643134	Butler	Iris	Colleen	
1528801	Castro	Daniel	Nicanor	
1403193	Corcoran	Brendan	Henry	
1536918	Corder	Jonathan	Playford	
1546704	Costello	Katherine	Mary	
420681	Crane	Terence		
413317	DeDonato	John	Gerald	
1489288	Farley	Bill	Edward	
1293091	Forbrich	Richard	W.	
448926	Forker	John	David	
1543947	Granroth	Allison	Leigh	
1544278	Harris	Jordon	Robert	
1054487	Hester	Mark	Allen	
246067	Hubrich	Wanda	Yvonne	
1107725	Hudkins	Joshua	Paul	
1243151	Ivy	Scott	Douglas	
222363	Jamison	Carl		
1448120	Johnson	Cassie	Lynn	
1555000	Jones	Crystal		
1530675	Kern	Jeffrey	Scott	
598587	Kurtz	Joseph	Maxwell	
140352	LaMonaca	Anthony	Guerino	
841784	Lazo	Gregory	Alberto	
1473343	Levinson	Avigail	Leah	
1532857	Lewandowski	Brandon	Alan	

1556071	Lilly	Trevor	Jordan
1510591	Line	Jason	Michael
1022743	Lishka	Kurt	Richard
1069985	Lormor	Dana	Louise
188374	McVeay	Sonya	Carol
1366595	Miksta	Jeffrey	Daniel
1141506	Mooney	Anna	Victoria
1559673	Morales	Jacqueline	
1543923	Nelson	James	Phillip
1554049	Powell	John	Erik
1535183	Salazar	Phillip	Brian
608387	St.Germain	Robert	V.
1570438	Stanislaus	Lauren	Ashley
91876	Surface	Matthew	Justin
1530274	Voigts	Daniel	Michael
1431512	Walker	Timothy	Robert
1571078	Wiehl	Amy	Elizabeth
1536992	Zavada	Anthony	Thomas

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

  
Thomas Fite, Director

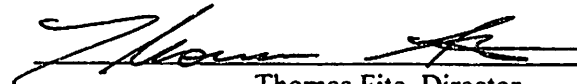


**DELEGATED AUTHORITY  
Wednesday, January 04, 2017**

**CIVIL PROCEEDING ADVANCE PAYMENT LICENSE APPLICATION**

**Global Financial Credit, LLC** applied for a civil proceeding advance payment license. They are not currently licensed with the Department. The applicant is based in Cornelius, North Carolina. They will be originating civil proceeding advance payment (CPAP) transactions. CPAP transactions are repaid out of any civil proceeding awarded to consumers. They plan to obtain CPAP transactions through attorneys. They are licensed in five states. The applicant is aware of the notice and disclosure requirements in Indiana for CPAP transactions as stipulated in IC 24-12. 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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Thomas Fite, Director

**Delegated Authority**  
**Thursday, January 05, 2017**

**Mortgage Loan Originator Applications**

The following eighty-three 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
930309	Barclay	Ara		
28154	Beck	Aaron	Joseph	
1575320	Beckner	Douglas	L	
1566429	Bennett	Deborah		
1566159	Bird	Jonathan	Glenn	
1451662	Bivans	Karen	Maria	
1530282	Burton	Austin	Matthew	
1283057	Canfield	James	Andrew	
1493887	Carter	Warner	C	
572268	Chervitz	Steven		
1247652	Chester	Abigail	Marie	
1561075	Clark	Marshall	Randall	
452620	Clow	Carolyn	Kaye	
325518	Colello	Carl	J	
497664	Collins	William	Elgert	II
843677	Cornett	Jonathan	A	
1546712	Daniels	Meshalandwa		
1540508	Davis	Susan	Kristen	Mrs.
1491528	De La Cruz	Mariseli	Ashley	
1559325	Demczak	Alexander	Basil	
136744	Ditaway	Alan	Wayne	
310571	Dopman	Frederick	C	
933300	Fannon	Julie	Ann	
1295197	Frazier	Scott	Allen	
319983	Furches	Nancy		
1571000	Gass	Gary	Ray	
1474233	Gillespie	Asia	Chardonay	
1252695	Glessner	John	Patrick	
170849	Goldstein	Theresa	Ann	
764424	Gries	Malisa	Sue	
1468476	Harrington	Aimee	Lauren	
1248204	Hedke	Jacob	Christopher	
207167	Herrera	Moses	Elijio	
718191	Howard	Seth	R	
847829	Iles	Timothy	John	Jr

1571279	Jones	Tyler	Craig
880792	Kalvin	Gregory	Paul
1563659	Kelbaugh	Justin	Mark
863068	Kromberg	Robert	Steven
607457	Larsen	Chad	Gregory
1418391	Levine	Robert	Maxx
321330	Lovell	Ronald	Bryan
1015413	Margolis	Justin	Scott
175784	Marschke	Danielle	Lore
844068	Michel	Constance	M
1056114	Mikulec	Renee	Lynn
128551	Miller	Donna	L
1523871	Mitchell	Joshua	Alan
1563323	Moore	Dennis	Wesseh
1457579	Mustafaa	Hanniyyah	Yasmin
1381101	Nofs	Jason	Robert
1563579	Oh	Edward	
1563670	Ottey	Rachel	Elliott
1491984	Parton	Trudi	J
331103	Passanante	Richard	
585429	Pechmann	Gregg	Peter
1301964	Powell	Roy	Alexander
929934	Ramirez	Michael	Daniel
1163376	Rasnick	Alena	L
1507543	Roberts	Ryan	Jentzen
428271	Ruiz	Samuel	
765190	Sales	Darin	Michael
1548030	Schauer	Marla	Kay
1560090	Slater	Brandon	Richard
29900	Smith	Paul	Eugene
51941	Solomon	Todd	Keith
1558277	Spearman	Myra	E
32158	Spicuzza	Joseph	David
1152850	Staley	Brenna	
24801	Stephen	Edward	
1560346	Thacker	Jason	Douglas
1554768	Trepanier	Patricia	Suzanne
206329	Turcich	Mark	John
1238170	Uriegas	Ledro	Anthony
943098	Vargas	Elodia	Jr.
1531790	Vosicky	Thomas	Samuel
824542	Walker	Tia	Nicole
1543942	Warner	Agnes	Toublor.
457556	Weaver	Kevin	Michael

1534093	Wegner	Denise	Diane
1267377	West	Kionna	
388323	Whiteman	David	Edward
1485695	Zapata	Anibal	Steven

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



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Thomas Fite, Director

**Delegated Authority**  
**Friday, January 13, 2017**

**Mortgage Loan Originator Applications**

The following seventy-three 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
1076531	Alberson	George	Allen	Jr
1568439	Ballew	Charles	Howard	
1536913	Barry	Constantina	Demetra	
1281964	Bretz	Matthew	Milton	
1103375	Brown	Shaun	Demetrius	
1423408	Carrico	Jonathan	Edward	
1501186	Catania	Elena	Carmela	
133015	Charleston	Michael	Anthony	
1013215	Craven	Ryan	Caldwell Benjamin	
1562657	Crile	Chad	Michael	Mr.
639494	Cunningham Moon	Deborah	Kaye	
1560095	Davis	Neil	R	
80966	DeMorato	Michael	Joseph	
1565530	Dimler	Richard	Charles	
177429	Dominguez	Miguel		
541274	Fields	Gary	Edward	
1563571	Fleming	Grace	Olivia	
232063	Flemm	Thomas	John	
1580657	Freeze	Jamie	Gail	
1563574	Geiger	Ryan	James	
1574519	Gibbs	Elaine	Marie	
755839	Godines	Fidel		
436478	Grace	Corey	P	
204860	Guillozet	William	Matthew	
169266	Hays	Raymond	Dale	
1542197	Henderson	Jeffrey	Ray	
1518613	Howard	Shantia	Ana	
575080	Jurgens	Mary	L	
1566185	Kuhl	Mark		
1407052	Lally	Trevor	Tashua	
425753	Latham	Lincoln	Tyler	
1382286	Lytle	Zachary	Raymond	
1543291	Marciniec	Scott	Thomas	
1572726	Marion	Patrick	William	
1391731	McKnight	Malceia	Hyleia	

1533098	McNamara	Jarret	Roman
1562656	Mepheron	Noel	Ashley
514054	Mellinger	William	J
356473	Miles	Scott	Gregory
295621	Morse	Edward	Russell
1247738	Mulcahey	Ashley	Lynn
1039169	Nesbit	Rhett	Archambeau
1533052	Paloucek	Drew	Elizabeth
1455167	Pate	Nicholas	Todd
1018084	Peterson	Aaron	Taylor
194783	Polokoff	Larry	Alan
308303	Popiel	Ronald	L
1530837	Raw	Hannah	Lee
1009496	Ray	James	Michael Jr.
1542842	Reyes	Tanya	Sue
109875	Reynolds	Joshua	Richard
1160054	Rotering	Wendy	Dee
1093432	Roth	Andrew	J
307140	Self	Dana	Lynne
1522858	Shewcraft	Dustin	Glenn
1558964	Slattery	Daniel	
253989	Smith	Reginald	Glen
1550257	Soendker	Alyssa	Rae
181635	Stapf	Kurt	Albert
1443089	Stoddard	Brandon	D.
149107	Stokes	William	Justin
1576481	Strunk	Scott	Aaron
1574529	Swartz	Morgan	Kiino
121063	Thomas	Scott	Edwin
230886	Thompson	Larry	Wayne
1573784	Timma	Aaron	Patrick
1023947	Tosto	Joseph	Brandon
1557629	Trasser	Eric	Franz
1057174	Ventrella	Lori	Dee
1537437	Weiss	Kori	A
1565570	Wilensky	Stuart	Alan
131722	Williams	Hershell	
61153	Woodward	Patricia	J

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

  
 \_\_\_\_\_  
 Thomas Fite, Director

**Delegated Authority**  
**Monday, January 23, 2017**

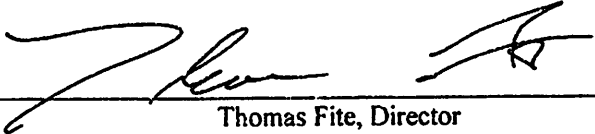
**Mortgage Loan Originator Applications**

The following fifty 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
344238	Altman	Sharon	Lee	
1562758	Amaral	Anthony	J	
1237667	Ambrozy	Michael	Olsson	
1028471	Bales	Caleb	Edward	
1562706	Bird	Randall	Sheffield	
1523882	Candelaria	Bryan	Bernard	
827100	Carney	Christopher	Matthew	
1001430	Carranza	Victor	Manuel	
1545614	Chambers	Jheneen		
1571272	Dee	Ryan	Scott	
1092254	Diaz	Mayra	Yasmin	
1562802	Dougherty	Mallory	Joanne	
1471097	Doung	John		
763300	Duffy	Michael	William	
1450494	Eaton	Mandi	R	
1562794	Elliott	Christine	Marie	
1473148	Ellis	Erica	Nicole	
99049	Francom	Stanford	Lynn	
1533249	Gandara	Alma	G.	
267317	Gomez	Francisco	C	
1038003	Griggs	Katie	Lynn	
1577791	Gualajara	Kylie	Joel	
1163934	Hackett	Parker	Lee	
1560588	Harlowe	Terry	Jackson	
1461900	Hasham	Aneel	Mansoor	
1575623	Headley	Heidi	Jo	
1538010	Jarvinen	Jillian	M	
308610	Jeffs	Ellona	Jean	
919571	Johnson	Justin	G	
1567859	Lay	Joshua	Albert	
1563349	Lovato	Christina		
1493223	McCLain	Kole	Michael	
1487974	Meyer	Jennifer	Lea	
1523647	Monson	James	William	
1575164	Montgomery	Joshua	Brandon	

36592	Obray	Julie	Ann	
1572690	Parrado	Michael	Joseph	
185366	Posey	Willie	Lee	III
1537896	Riedmaier	Edward	John	
1448387	Ringkamp	Paige	Hall	
1325872	Russo	Lindsay	Marie	
1307505	Sauer	Jennifer	May	
1431131	Selner	William	James	
105386	Stefanek	John	D	
1544819	Stewart	Jennalee	Kay	
188138	Swenson	Melissa	Ann	
1456585	Wade	Sherri		
1572994	White	William	Alverson	
253225	Wieland	Keith	Emery	
1574548	Williams	Colin	Alexander	

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




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Thomas Fite, Director



**Delegated Authority**  
**Monday, January 30, 2017**

**Mortgage Loan Originator Applications**

The following seventy-five 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
1448656	Acker	Scott	Louis	
1461898	Adams-Holston	Jordan	Malik	
1481691	Andry	Caleb	Lee	
1378513	Austin	Kirsten	Brooke	
1575707	Baker	Theresa	Marie	
19165	Barnett	Todd	Michael	
1408749	Bernier	John	Phillip	
1557632	Booth	Samantha	Lee	
1371165	Borja	Joseph	Ralph	III
139581	Brown	Spencer	H	
904502	Burnham	Rhonda	Lynn	
1506819	Cabra	Joel Alan		
1312224	Campau	Christey	Lyn	
238195	Corbett	Nanette	Y	
1371364	Craig	Jason	James	
175707	Cronin	Michael	John	
179178	Cronin	Samuel	James	
1491914	Dailey	Lauren	Elizabeth	
156832	Davenport	Arnold	Dewitt	
260126	Dobbert	Anthony	Raymond	
1123280	Dooley	Paul	Joseph	
1462570	Duenas	David	Ivan	
1575469	Fales	Geoffrey	S	
372972	Fisher	Dennis	Lee	
22938	Ford	Kadar	Kareem	
1500663	Francis	James	William	
1520143	Frayner	Frank		
1497362	Frutig	Robert	Amos	
1560341	Gambrel	Maurice		
782760	Garrett	Elizabeth	J	
1542807	Gomez	Jennica	Christina Lynn	
1271265	Hall	Imani	Asar	
1518170	Hammer	Jay	Nathan	
226931	Henry	Jonathan		
1575668	Hill	Zachary	David	

1581287	Hinkley	Dexter	Michael	
1353203	Hobbs	Aquasia	L	
1577963	Jenkins	James	Issac	Jr
1439812	Jenkins	Louis	Terrell	
1374025	Krejci	Todd	Joseph	
435156	Lechuga	Isaias		Jr.
1483387	Leslie	Catherine	Ann	
1543924	Lofton	Eric	Avon	
574681	Marzano	James		
824632	Medvid	Eric	Edward	
1586764	Morris	Brendan	C	
1204069	Murphy	Robert	John	
1424031	Newcom	Matthew	Glenn	
1405703	Pittman	Robert	Russell Roy	
1086938	Poncelet	Kelly	Daniel	
1041702	Porter	Carlton	DeWitt	Jr.
1534182	Pullen	Blake	Edward	
1534170	Ratiu	Andrew	Flavius	
1578539	Reid	Chairyl	Alicia	
196680	Reyes	Carlos	Antonio	
301197	Richman	Steven	Lee	
251943	Robertson	David	Colin	
1500873	Robinson	Christian	Van Kenneth	
1373734	Rodriguez	Lisa	M.	
1578959	Rosnik	Kim	Thomas	
1339519	Rudolph	Howard	M	
1574641	Schwagerl	Richard	Michael	
1562639	Shewchuk	James	Peter	Jr
1473063	Stanner	Bernard	Matthew	Mr.
1568656	Strandell	Jordan		
1576086	Surprenant	Ryan	C	
256781	Tannler	Christopher	Adam	
144571	Tausche	James		
1585953	Tirrell	Tobin	Howard	
374452	Torres	David	Anthony	
827774	Truong	Dat	Bach	
1290335	Veitenheimer	Jeffrey	Robert	
1359712	Whaley	Luke	Andrew	
1391326	Wilson	Clark	Allen	
566294	Zimmer	Robert	John	

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

  
 \_\_\_\_\_  
 Thomas Fite, Director

**RESOLUTIONS OF THE MEMBERS DIRECTING THE PROSECUTION OF  
CASE UNDER THE ADMINISTRATIVE ORDERS AND PROCEDURES ACT**

**Adopted effective as of February 9, 2017**

WHEREAS, the matter of the Notice of Charges and Order to Cease and Desist and Make Restitution ("Cease and Desist") issued by the Department of Financial Institutions ("Department") to Webb Ford, Inc ("Registrant"), ID Number 2649, 9809 Indianapolis Boulevard, Highland, Indiana 46322 on December 13, 2016 came before the Members at a duly called meeting held on February 9, 2017.

WHEREAS, the Cease and Desist ordered Respondent:

- (a) To cease and desist charging mandatory \$25 electronic vehicle registration fees to credit customers only when such fees are not also charged to cash customers unless Registrant complies with applicable law.
- (b) To search its files from December 30, 2013 to the present and to identify and refund all impermissible additional charges that were assessed to consumer credit buyers within thirty (30) days from the effective date of the Cease and Desist.
- (c) Upon completion of the file search and issuance of refunds, forward evidence of compliance to the Department, including the names of consumers receiving refunds, the amount of the refund, and the manner in which the refunds were made.

WHEREAS, this matter originated from an examination conducted at Respondent's principal place of business by staff of the Consumer Credit Division which revealed that Respondent assessed only its credit customers impermissible additional charges in violation of the Uniform Consumer Credit Code ("UCCC").

WHEREAS, Respondent timely filed a Petition for Review and/or Stay of Order to Cease and Desist and to Make Restitution for review of the Cease and Desist under the Ind. Code § 4-21.5 *et seq.*, the Administrative Orders and Procedures Act ("AOPA").

WHEREAS, at the Members' meeting on February 9, 2017, after discussion and questions at an executive session authorized by Ind. Code § 5-14-1.5-6.1(b)(2)(B) and in the public meeting, staff requested the Members authorize the Director to take all actions necessary to prosecute the Webb Ford case as provided in AOPA, including the appointment of an independent administrative law judge ("ALJ") to hear the case.

WHEREAS, AOPA provides that the decision of the ALJ is a non-final order until the Members as the ultimate authority of the Department accept, reject or modify the ALJ's order.

NOW, THEREFORE, BE IT RESOLVED, the Members hereby authorize the Director, and Department employees and agents of the Department to take all actions necessary to prosecute the Notice of Charges and Order to Cease and Desist and Make Restitution issued on December 13, 2016 to Webb Ford, Inc, (including securing the services of an administrative law judge) in administrative proceedings under Ind. Code § 4-21.5 *et seq.*, the Administrative Orders and Procedures Act.

  
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 Richard J. Rice, Chairman