

**DEPARTMENT OF FINANCIAL INSTITUTIONS**  
**MINUTES OF MEETING**  
**JUNE 9, 2011**

The Members of the Department of Financial Institutions met at 10:00 a.m., EST, at 30 South Meridian Street, Suite 300, Indianapolis, Indiana. Present from the Department were David H. Mills, Director; John J. Schroeder, General Counsel, Deputy Director, Non-Depository Division and Secretary; James M. Cooper, Deputy Director, Depository Division and Assistant Secretary; Gina R. Williams, Deputy Director, Administration Division; Troy Pogue, Supervisor, Administration Division; Mark K. Powell, Supervisor, Credit Union Division; Connie Gustafson, Associate Legal Counsel; Kirk Schreiber, Senior Bank Analyst; and Sharmaine Stewart, Administrative Assistant.

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

- A. James M. Cooper presented to the Members a review of reports of examination 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).
- B. John J. Schroeder presented to the Members pending litigation. This aspect of the Executive Session is authorized by IC 5-14-1.5-6.1(b)(2)(B).

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

- A. Members Present: Richard J. Rice, Chairman, Mark A. Schroeder, Vice Chairman; Michael W. Davis, Donald E. Goetz, Paul R. Sweeney, Jean L. Wojtowicz and David H. Mills, Director.
- B. Date of the next meeting: July 14, 2011 at 10:00 a.m., at the office of The Department of Financial Institutions, 30 South Meridian Street, Suite 300, Indianapolis, Indiana.
- C. Approval of the minutes of the meeting held March 17, 2011. Chairman Rice entertained a motion to approve the minutes for the March 17, 2011 meeting, as amended. Mr. Davis moved approval of the minutes; Mr. Sweeney seconded the motion, and the motion passed unanimously.

**D. CREDIT UNION DIVISION:**

- 1. **Harvester Financial Credit Union, Indianapolis, Marion County, Indiana**  
This application was presented by Mark K. Powell, Supervisor, Credit Union Division. Harvester Financial Credit Union has applied to the Members of the Department of Financial Institutions for approval of their proposed merger of Missions Building Federal Credit Union, Indianapolis, Marion County, Indiana into Harvester Financial Credit Union.

This is a voluntary merger initiated by the Board of Directors of Missions Building Federal Credit Union. This merger will provide economies of scale and an opportunity to provide the more complete and sophisticated services of Harvester Financial Credit Union to the membership of Missions Building Federal Credit Union.

Mr. Powell explained that the membership of Missions Building Federal Credit Union will receive a 2.75% bonus dividend and an 8.00% loan interest rebate. After taking into account the payment of both of these bonuses the capital of Harvester Financial Credit Union will increase from 8.8% to 8.9%.

Mr. Powell further pointed out that the merger has been approved by the National Credit Union Administration.

Ms. Wojtowicz made a motion for approval which was seconded by Mr. Goetz. The motion to approve the voluntary merger of Missions Building Federal Credit Union into Harvester Financial Credit Union was unanimously approved.

**E. DIRECTOR COMMENTS AND ACTIONS:**

1. Gina Williams presented the proposed fee schedules for FY 2011-2012 for all three divisions to the Members for approval. Updated financial projections for FYE June 30, 2011, based on 11 months of operations, were reviewed. Projections for FYE June 30, 2012, reflecting revenue without any changes to the fee schedules, and revenue reflecting the proposed fee schedule amendments, were also reviewed. The Members were informed of the changes to each of the fee schedules and the projected decrease in revenue as a result of those changes. After a brief discussion, Mr. Schroeder made a motion to approve the proposed fee schedules and Mr. Sweeney seconded the motion. The fee schedules were unanimously approved.
2. **1<sup>st</sup> Source Bank, South Bend, St. Joseph County, Indiana**  
On January 27, 2011, the Department received notice that 1<sup>st</sup> Source Bank would be closing the Michigan City Branch effective April 29, 2011. The branch was located at 9856 West 400 North, Michigan City, LaPorte County, Indiana. **This item was for informational purposes only.**
3. **Citizens Bank, Mooresville, Morgan County, Indiana**  
On April 25, 2011, the Department received notice that Citizens Bank will be forming a qualifying subsidiary to be known as Whitelick Property Management, LLC. **This item was for informational purposes only.**

4. **Springs Valley Bank & Trust Company, French Lick, Orange County, Indiana**  
On March 7, 2011, the Department received notice that Springs Valley Bank & Trust Company formed two wholly owned subsidiaries, SVB&T Investments I, LLC (Subsidiary I) on September 30, 2010, and SVB&T Investments II, LLC ("Subsidiary II") on December 22, 2010. The notification was submitted after the establishment of the subsidiaries and therefore, was not in compliance with the provisions of the Department's policy and IC 28-13-16 regarding the establishment of a bank subsidiary. The Department offered no objection to the retention of the subsidiaries, subject to the following condition: The Bank shall promptly file with the Department Amended Articles of Incorporation for the subsidiaries restricting the purpose of the subsidiaries in Article II, Section 2.01 of their respective Articles of Incorporation to state in part:"the company may engage only in activities that are permissible activities for a wholly owned subsidiary of an Indiana bank under the Indiana Financial Institutions Act."**This item was for informational purposes only.**

5. **Springs Valley Bank & Trust Company, French Lick, Orange County, Indiana**  
On May 9, 2011 the Department received notice that the Springs Valley Bank & Trust Company will be forming one qualifying subsidiary to be known as SVB&T Investments III, LLC ("Subsidiary III"). **This item was for informational purposes only.**

F. **ACTIONS BY DELEGATED AUTHORITY:**

1. **Crescent Bank & Trust, New Orleans, Orleans Parish, Louisiana**  
An application for issuance of a certificate of admission was received from Crescent Bank & Trust Company, New Orleans, Orleans Parish, Louisiana ("Crescent"). Crescent filed the application to enable it to transact business in Indiana in accordance with the provisions of IC 28-1-22. The bank intends to have a loan production office to be located at 2935 East 96<sup>th</sup> Street, Suite 200, Indianapolis, Indiana. The loan production office will perform only back office functions but no branching activities. CT Corporation System, 251 East Ohio Street, Suite 1100, Indianapolis, Marion County, Indiana has been appointed as resident agent for service of legal process by Crescent. **A Certificate of Admission was approved by the Director on April 6, 2011, under delegated authority.**
2. **Terre Haute Savings Bank, Terre Haute, Vigo County, Indiana**  
The bank applied to the Department for approval to establish a branch office to be located at 1120 East Davis Drive, Terre Haute, Vigo County, Indiana. The application was received on April 4, 2011. The branch is to be known as the Westminster Village Retirement Center. **This was approved by the Director on April 21, 2011, under delegated authority.**

3. **Bath State Bank, Bath, Franklin County, Indiana**

The bank applied to the Department for approval to pay dividends in excess of what is permitted by IC 28-13-4-3. **This was approved by the Director on April 21, 2011, under delegated authority.**

4. **State Bank of Burnettsville, Burnettsville, White County, Indiana**

The bank 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 3, 2003 and is located at 107 West Street, Burnettsville, Indiana. The bank purchased the property with the intention to build a drive-up facility at this location. At the bank's board meeting on April 11, 2011, 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. **The Director approved the bank's request for an extension until June 30, 2012. Should the bank not be able to utilize the real estate within this timeframe, another request to the Director pursuant to IC 28-1-11-5 will be required.**

5. **1<sup>st</sup> Source Bank, South Bend, St. Joseph County, Indiana**

The bank applied to the Department for approval to pay dividends in excess of what is permitted by IC 28-13-4-3. **This was approved by the Director on April 28, 2011, under delegated authority.**

6. **Bank of Geneva, Geneva, Adams County, Indiana**

The bank applied to the Department for approval to establish a branch office to be located at 1061 Thirteenth Street, Decatur, Adams County, Indiana. The application was received on May 6, 2011. The branch is to be known as the Decatur Branch. **This was approved by the Director on May 20, 2011, under delegated authority.**

7. **Ameriana Bank, New Castle, Henry County, Indiana**

The bank applied to the Department for approval to pay dividends in excess of what is permitted by IC 28-13-4-3. **This was approved by the Director on May 20, 2011, under delegated authority.**

8. **Beacon Credit Union, Wabash, Wabash 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:

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

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

DeKalb County, Indiana (common bond of community residence or employment within a community as defined by IC 28-7-1-10) **This was approved by the Director on April 12, 2011, under delegated authority.**

**9. 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:

Benjamin Harrison YMCA – Indianapolis – 150 members (common bond of occupation as defined by IC 28-7-1-10)

Brookside Accounting – Indianapolis – 2 members (common bond of occupation as defined by IC 28-7-1-10)

Terry Lee Honda – Avon – 55 members (common bond of occupation as defined by IC 28-7-1-10) **This was approved by the Director on April 12, 2011, under delegated authority.**

**10. Interra Credit Union, Goshen, Elkhart 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:

Woodies Supermarket – Bremen – 45 members (common bond of occupation as defined by IC 28-7-1-10) **This was approved by the Director on April 12, 2011, under delegated authority.**

**11. 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:

Hopson Flats, LLC – Grand Rapids, MI – 7 members (common bond of occupation as defined by IC 28-7-1-10) **This was approved by the Director on April 25, 2011, under delegated authority.**

**12. 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:

SRI – Indianapolis – 27 members (common bond of occupation as defined by IC 28-7-1-10)

First Church of God, Eaton Indiana, Inc. – Eaton – 12 members (common bond of occupation as defined by IC 28-7-1-10)

Slim & Fit – Greenwood – 12 members (common bond of occupation as defined by IC 28-7-1-10) **This was approved by the Director on May 11, 2011, under delegated authority.**

**13. 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:

Career Transitions, LLC – Niles, MI – 96 members (common bond of occupation as defined by IC 28-7-1-10) **This was approved by the Director on May 20, 2011, under delegated authority.**

**14. 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:

Indiana Spine Group – Indianapolis – 70 members (common bond of occupation as defined by IC 28-7-1-10)

CVS Pharmacy – Indianapolis – 800 members (common bond of occupation as defined by IC 28-7-1-10) **This was approved by the Director on June 1, 2011, under delegated authority.**

**15. 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 persons who reside or are employed within the following communities into the field of membership of the credit union:

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

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

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

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

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

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

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

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

Vermillion County, Indiana (common bond of community residence or employment with a community as defined by IC 28-7-1-10) **This was approved by the Director on June 1, 2011, under delegated authority.**

**16. Residential Finance Corporation applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. Applicant is based in Columbus, Ohio. They will not be servicing their loans. Loans will be closed by title companies. They**

currently operate in 36 states. **This was approved by the Director on March 18, 2011, under delegated authority.**

17. **Mortgage Investors Group** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. Applicant is based in Knoxville, Tennessee. They will be servicing their loans. Loans will be closed by title companies. They currently operate in 18 states. **This was approved by the Director on April 1, 2011, under delegated authority.**
18. **WEI Mortgage Corporation** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. Applicant is based in Rockville, Maryland. They will not be servicing their loans. Loans will be closed by title companies. They currently operate in 42 states. **This was approved by the Director on April 1, 2011, under delegated authority.**
19. **Sagamore Home Mortgage** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. Applicant is based in Lebanon, Indiana. They will not be servicing their loans. Loans will be closed by title companies. They currently operate in 2 states. **This was approved by the Director on April 15, 2011, under delegated authority.**
20. **CashCall, Inc** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are also applying for a Subordinate Lien Mortgage License. Applicant is based in Anaheim, California. They will not be servicing their loans. Loans will be closed by title companies. They currently operate in 41 states. **This was approved by the Director on April 29, 2011, under delegated authority.**
21. **Republic State Mortgage Co.** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. Applicant is based in Houston, Texas. They will not be servicing their loans. Loans will be closed by title companies. They currently operate in 14 states. **This was approved by the Director on April 29, 2011, under delegated authority.**
22. **Townstone Financial Inc.** applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. Applicant is based in Chicago, Illinois. They will be servicing their loans. Loans will be closed by title companies. They currently operate in 5 states. **This was approved by the Director on April 29, 2011, under delegated authority.**



**23. Mortgage Loan Originator Applications:**

The following 31 mortgage loan originator applications were recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff 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. **These applications were approved by the Director on March 11, 2011, under delegated authority.**

NMLS #	Last Name	First Name	Middle Name	Suffix	LicID #
398721	Austin	Kimberly	L		16123
5910	Austin	Sandra	Jean		16281
32193	Awwad	Ryan	Emile		16240
146285	Barber	James	C		16309
307662	Carr	Daniel	Joseph	Jr.	16314
377906	Chisholm	Erica	Lynn		16230
218500	Collins	Michael	Edward		15533
372704	Coppola	Michele			16306
390314	Dosen	Paula	A		16307
390062	Fraterrigo	Michelle	Lynne		16308
217462	Griesinger	Traci	Lynne		15713
254280	Gustafson	Pamela	A		16273
133484	Liddell	John	Bennett	Jr.	16191
304348	Mccarthy	John	William		13623
191008	Nielsen	Scott	Kevin		16323
398529	Nocentelli	Chana	A		16122
323830	Norwood	Christopher	P		16296
8129	Palella	Victoria	Brower		16111
31354	Pitts	Jason			16277
138276	Rank	Gregory	Allen		16266

398588	Rayner	Jennifer	L	16140
63032	Schaffer	Derek	William	16275
376396	Spaethe	Andrew	William	16315
221880	Steffen	Mark	Christopher	16270
132813	Stephenson	Rubin	P	15500
254960	Stevenson	Erin	Kay	15501
144785	Taulman	James	Ryan	16310
380001	Tovar Contreras	Juan	Gerardo	16294
373522	Walker	Kevin	David	16318
410542	Wilson	Paul	Emory	16278
157651	Young	Brady	Waverly	16249

**24. Mortgage Loan Originator Applications:**

The following 33 mortgage loan originator applications were recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff 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. **These applications were approved by the Director on March 18, 2011, under delegated authority.**

NMLS #	Last Name	First Name	Middle Name	Suffix	LicID #
140585	Book	David	Clark		16234
386943	Boone	Mario	Lasean		16324
332323	Bruce	James	Carey		16299
62426	Canning	Cecil			16360
101326	Davis	Jill	Michelle		16362
12706	Drass	Marie	Theresa		16345
220232	Dunaj	Brandy			16357
392740	Elward	Erin	Louise		16282
390059	Favale	Jason	Anthony		16338
221752	Fletcher	Jennifer	Marie		16269

307658	Geoghegan	John	Robert	16353
392730	Henion	Kara	Denise	16335
273377	Hobin	James	F	16369
97836	Jacobus	Donald	Alan	16311
373534	Karen	Perry	Ross	16347
393738	Knudson	Allen	Lamont	16116
41864	Labender	Mark	Howard	16175
30880	Miller	Cheryl	Lynn	16342
374221	Munn	John	Eric	16312
390107	Perkins	Samuel	Kurtis	16339
52423	Perri	Anthony	Everett Jr.	16363
23035	Ponder	Joshua	Thomas	16298
390114	Reitzel	Matthew	Robert	16319
409126	Shannon	James	Michael	16303
223621	Sidkey	Scott	S	16305
368152	Thibeault	Christopher	David	16371
36798	Toll	Jeffrey	Michael	16304
385392	Torres	Anthony	Richard	16302
177547	Visniskie	John	Jeffrey	16313
172991	Walker	Courtney	Joyce	16361
390124	Wilhelmy	Brandon	George	16337
215874	Williams	Kristopher	Lehman	16373
35046	Wolf	Lawrence	Joseph	16325

**25. Mortgage Loan Originator Applications:**

The following 23 mortgage loan originator applications were recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff 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. **These applications were approved by the Director on March 25, 2011, under delegated authority.**

NMLS #	Last Name	First Name	Middle Name	Suffix	LicID #
22177	Baker	Michelle			16365
394084	Bell	Joshua	Alan		16283
54854	Clarke	Michael	Patrick		16332
409326	Dunn	Amy	Michelle		16349
391235	Eberle	Nancy	H		16074
210500	Eggleston	Melissa	A		16293
137908	Graf	Ronald	J		16326
32681	Hertz	Matthew	Crane		16073
224389	Johnson	Todd			16226
33979	Limberg	Daniel			16374
89246	Mcnamara	Brian	John		16348
380118	Oldman	Terry	R		15715
234117	Palermo	Vince			16359
73185	Pityer	Richard	Todd		16355
83676	Richardson	Lee	Edward		16256
301197	Richman	Steven			16341
377282	Schultz	Michael	Andrew		16379
405773	Shuckford	Timothy	Joseph		16259
130775	Slattery	John	Thomas		16118
80567	Theodorou	Apostolos	Nicholas		16343
390121	Thomas	Winfred	Oliver		16383
401143	Tranchina	Richard	Joseph		16317
125513	White	Gina	L.		16297

**26. Mortgage Loan Originator Applications:**

The following 24 mortgage loan originator applications were recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff 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. **These applications were approved by the Director on April 1, 2011, under delegated authority.**

NMLS #	Last Name	First Name	Middle Name	Suffix	LicID #
348087	Adams	Cory	Rashad		16405
402971	Ashby	Julie	Kay		16370
168246	Baker	Todd	Michael		16423
364205	Bishop	Joseph	Robert	III	16424
4932	Brennan	Michael	Joseph		16403
370062	Curtis	Ryan	Phillip		16285
348096	Goss	Stephen	Daniel Adam		16404
177512	Gross	Todd	Bryan		16408
185698	Himmelreich	Benjamin	Karl		16421
136675	Hochberg	David	Michael		16397
41922	Jamison	Brad			16387
372719	Marabella	Stefanie			16414
376814	Martin	Casey	Lynn		16386
396481	Murphy	Rebecca	Harmon		16258
388188	Neely	Eric	Wade		16381
12487	Redd	Marvin	Donald	Jr	16419
34804	Regensburger	Mark			16407
397944	Reich	Wendi	King		16366
258473	Sanders	John	David		16221
18351	Stricker	William	David		16331
403169	Turner	Deanna	Day		16227

32203	Weber	Alan	James	16396
390130	Wilson	Jason	Scott	16420
8871	Zemaitatis	Stefanie	Christen	16382

**27. Mortgage Loan Originator Applications:**

The following 59 mortgage loan originator applications were recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff 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. **These applications were approved by the Director on April 8, 2011, under delegated authority.**

NMLS #	Last Name	First Name	Middle Name	Suffix	LicID #
194810	Achilles	Claire	Rita		16450
412672	Amor	Rafael	F		16458
121022	Attina	Michael	Angelo		16346
393853	Babcock	Joel	Kenneth		16475
379683	Baldwin	Richard	A		16316
195769	Bane	Mary	M		16462
367780	Bennett	Douglas	James		16416
222005	Brock	Courtney	Lee		16417
138121	Camblin	Lee			16486
266012	Channell	Christopher	Alan		16182
10006	Chastain	Jason	Robert		12090
257843	Chavez	Lisa	Lynn		16401
280680	Cohron	Bradley			16431
374002	Corello	Stephen	Richard		16438
333844	Daggett	Robert	Morgan		16455
198180	D'andrea	James	Michael		12943
134568	D'andrea	Stephen	Michael		16435
148312	Demuth	Christopher	Joseph		16443

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133750	Derewal	Kristopher	Slick	16433
15812	Dilullo	David	Andrew	11775
235751	Eastin	Dick	Patton	16430
393134	Edwards	Melisa	Ruth	16418
16112	English	William	Nevil	12002
392468	Gale	Cody	Caleb	16483
9405	Glover	Robin	Michelle	15856
142123	Gray	Randall	Kelly-Domroe	16445
148696	Hanley	Nikolaos	T	16481
181343	Jimerson	Deena	Marie	11523
17703	Jones	Rodney	Eugene	16451
372708	Joyce	Robert	Chris Jr	16448
102684	King	Bobbie	Sue Ann	16489
196850	Klinge	Rosalyn	Viyapon	16485
183603	Knapke	Brian	Jonathon	13579
315039	Krysinski	Matthew	John	16465
200056	Larsen	Thomas	Paul	15666
19660	Lee	Christopher	Ryan	11909
395536	Leggett	Regina	M	16415
392914	Luckett	Austin	Whitney	16336
358292	Marshall	Anne	Harper	16460
85090	Mcclemens	Thomas	Joseph	16409
398831	Mcmahan	Sean	Donovan	16459
386589	Mentor	Larry	Allen	16432
282201	Miller	Barry	Lowell	16184
310194	Miller	Christine	Lewis	16454
16386	Narain	Sookrani	Sattie	16463
397929	Purkey	Adam	M	16439

393382	Rakoczi	Geza	Ferenc		16457
227978	Randall	Rick	Allen		16478
114840	Rapp	John	T		16477
397846	Riley	Richard	Casey		16452
389574	Sekel	Mark	Edward		16487
58785	Smith	Glenn	John		12162
395061	Smith	Timothy	Donnell	Jr	16472
287893	Snode	Keith	Alan		16471
367090	Stidam	Katherine	Anne		16334
283342	Swift	Austin	William	II	16434
399470	Vanmeter	Blake	Alan		16440
115204	Zabrocki	Keith	Allen		16480
393757	Zimmer	Tyler	Evan		16442

**28. Mortgage Loan Originator Applications:**

The following 32 mortgage loan originator applications were recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff 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. **These applications were approved by the Director on April 15, 2011, under delegated authority.**

NMLS #	Last Name	First Name	Middle Name	Suffix	LicID #
408437	Alers Julian	Soraya			16504
399237	Beach	Frank	J		16189
389612	Brewington	Ronald	Lewis		16494
136633	Bunin	Bradley	Adam		16511
215908	Clements	Ann	Marie		16505
399772	Daunhauer	Jill	Renae		16461
149551	Donovan	James	David		12545



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402688	Foley	David			16484
56398	Friesz	Carol	Lynn	Ms.	16380
299930	Garbett	Matthew	Ellsworth		16495
373171	Garno	Andrew	William		16506
374314	Graf	Melissa	Ann		16284
179056	Green	Andrew	Joseph		16513
348098	Guerra	Deron	Robert		16512
389606	Guida	Lowell	M		16496
125112	Howlett	Kim	Marie		16493
372712	Kettelberger	Joyce	Louise		16502
31890	Krohn	Brandon	Lee		16464
417447	Medrano	Gustavo			16425
95157	Meighan	Quintin	Arthur		16476
56537	Melton	Sandra	Johnston	Ms.	16447
156840	Moran	Joseph	Patrick	Jr	16479
22147	Nguyen	Xuan	Van		16514
256295	Polidori	Christopher			16490
223023	Ream	Amy	Kaye		16446
299530	Renfroe	David	Ronald		16499
58706	Schauss	David	Edward		16497
8019	Spears	Kimberly	Renee		16498
182146	Tehrany	Shaheen	David		16428
143086	Titus	Richard	Michael		16280
240381	Tolley	James	Nicholas		16508
193020	West	John	Robert		16422

**29. Mortgage Loan Originator Applications:**

The following 23 mortgage loan originator applications were recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff 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. **These applications were approved by the Director on April 22, 2011, under delegated authority.**

NMLS #	Last Name	First Name	Middle Name	Suffix	LicID #
242566	Anderson	Richard	Matthew		16449
28590	Biancaniello	Carla	A		16544
33368	Byers	Aaron	E		16548
265374	Cleland	Kay	A		16545
503887	Covington	Eric	Lee		16533
399026	Dickerson	Michelle	Anntionette		16534
412489	Dill	Michael	Garrett		16517
161492	Dwyer	Christopher	James		16537
133319	Giannotti	Mark	Anthony		16507
350093	Hill	Michael	Errin William		16555
479451	Irvin	Stewart	David		16516
198548	Johnson	Dawn	Renee		16501
393422	Kalu-Prophet	Chinenye	Mgbore		16520
390082	Kelly	Jeffrey	Holmes		16372
397436	Lauck	Daniel	Allan		16546
214778	Monroy	Jesus	Cristiani		16521
20797	Nichols	Robert	Leon		13564
378996	Parrish	Kelly	Elizabeth		16444
254697	Parvin	Bradley	Robert	Mr.	16239
390021	Randolph	Tracey	Odessa		16536
224528	Stines	Robert			16538

276112	Walters	Kevin	Michael	Mr.	15602
380442	Wright	Christopher	Keith		16539

**30. Mortgage Loan Originator Applications:**

The following 37 mortgage loan originator applications were recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff 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. **These applications were approved by the Director on April 29, 2011, under delegated authority.**

NMLS #	Last Name	First Name	Middle Name	Suffix	LicID #
392377	Alcantar	Tomas	James		16559
177423	Allen	Lindsey	Danielle		13065
409398	Arnold	Anthony	David		16519
8100	Arnold	Bret	Douglas		16572
439583	Boyd	Jonathan	C		16522
219033	Brunner	Daniel	Edward		16527
261714	Dormeier	Mary	Jo		16560
316753	Dove	Christina	Michele		16566
225347	Eichler	Lynne	Marie		16568
5644	Ferri	Damiano	Anthony		16561
281418	Finnin	John	Kevin		16581
198985	Fuller	Thomas	Scott		12957
33533	Gladden	Debra	Lynn		16570
29939	Heckerthorn	Matthew	Paul		13000
158210	Howard	Mark	Richard		11630
196729	Hunter	Michael	Regan		16232
396411	Hunter	Lawayne	Nichole		16531

160575	Kondur	Vinay			12923
287390	Kurka	Paula	A		16241
198269	Lavender	Mark	Duane		13468
389594	Linnehan	Patrick	Boyle		16591
243087	List	Melvin	Bernard		16585
23394	Mckenney	Robert	Benjamin	III	12854
390094	Miller	Stephen	Taylor		16593
348432	Odle	Nicholas	Allen		16590
399025	Pack	Sara	Michelle		16535
31722	Patrias	Christopher			16562
433931	Peters	Sharyn			16350
43161	Pientowski	Brian			16563
228471	Ristau	John	Francis		16540
263027	Roose	David	Aaron		13174
197990	Sheffey	Matthew	Joseph		13161
108109	Spigel	Christopher	Michael		16592
29920	Srour	Abed	Merhej		13279
360572	Stone	Lisa	Roxanne		16556
118193	Stout	Douglass	Wayne		16574
224936	Thorp	Jeffery	W		16541

**31. Mortgage Loan Originator Applications:**

The following 23 mortgage loan originator applications were recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff 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. **These applications were approved by the Director on May 6, 2011, under delegated authority.**

NMLS #	Last Name	First Name	Middle Name	Suffix	LicID #
315020	Aprisa	Michael	Angel		16352

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336115	Baldyga	Brandon	Edward		16646
201178	Bernhardt	Jon	Quinton		16606
91983	Capell	Joseph	Michael	Jr	16518
388818	Carratura	Max			16621
198636	Clancey	Matthew	John		16611
228527	Cozzi	Michael			16604
263372	Davis	April	Dawn		16607
134893	Davis	Marisa	Danielle		16589
138492	Evans	Greg	W.		16625
32313	Gatins	Steve			16631
390066	Gatto	Kathleen	Patricia		16645
523062	Jobin	Joseph	Earl		16605
394036	Keating	Ryan	Thomas		16615
334875	Kitchell	Julie	Sue		16567
523128	Lacey	Etienne	Lemont		16608
348275	Lindsey	Danny	L.	Jr	16620
389586	Morrison	Douglas	Wayne		16634
322923	Pavey	Natalie	Michele		16569
273860	Trant	Mason	Toan		16575
132620	Treadway	Theresa	Ann		16629
66234	Watts	Joseph	Neal		16547
197132	Wilson	Scott	J		16580

**32. Mortgage Loan Originator Applications:**

The following 20 mortgage loan originator applications were recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff 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. **These applications were approved by the Director on May 11, 2011, under delegated authority.**

NMLS #	Last Name	First Name	Middle Name	Suffix	LicID #
133538	Chisom	Nathan	Ray		16655
189096	Eising	Michael			16549
348093	Ford	Alicia	Shelton		16648
401483	Gill	Jennifer	Fash		16656
502367	Hoffman	Kimberlee	Ann		16588
265622	Kacor	Michael	Blair		16529
133053	Lederman	Craig	Steven		16553
375839	Mcnally	Sean			16619
389588	Mitchell	Jeffrey	Evan		16635
523097	Nguyen	Hoa	Ngoc		16641
222683	Oris	Adam			16630
433928	Reimen	Michael	A		16657
393363	Schweinsberg	Kurt	Joseph		16639
146994	Sladek	Jason	Anthony		16618
525104	Smith	Karen	Kay		16551
375841	Smock	Susan	Arlene		16650
409090	Snyder	Christopher	James		16500

379655	Stewart	Cameron	James	16644
397698	Taylor	Darin	Andrew	16654
401903	Wood	Aaron		16624

**33. Mortgage Loan Originator Applications:**

The following 41 mortgage loan originator applications were recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff 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. **These applications were approved by the Director on May 20, 2011, under delegated authority.**

NMLS #	Last Name	First Name	Middle Name	Suffix	LicID #
503372	Abrams	Christopher	Lee		16679
523053	Beck	David	C		16713
33471	Berrodin	Michael	Arthur		16683
372690	Black	Owen	David		16693
460544	Blake	Molly	Ann		16712
198274	Blons	Martin	Jay		16711
583479	Burton	Jamie	Marie		16714
10004	Carter	Grace	Mary		16715
160137	Crespo	Peter	Paul		16686
179834	Cuttone	Joseph	A		16663
25312	Desisto	Jonathan	Michael		16665
439313	Eckles	Deb	K		16552
369817	Familiare	Michael	Matthew		16673

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140325	George	Kristen	Deniece	16670	
102018	Grimes	Jason	Paul	16672	
33539	Harmon	Mannon	Roy	16675	
180381	Johnson	Corey	Earl	16388	
47513	Keever	Ryan	Keith	16668	
51120	Keys	Robert	Dennis	16662	
32879	Kilroy	Patricia	Dorothy	11577	
222824	Koehling	Jeffrey	Donald	16664	
66661	Leslie	Jonathan	Andrew	16333	
132424	Lindenberger	Jaby		16692	
230725	Mankin	Gregory	Michael	16636	
222419	Mans	Teresa	A	16600	
370387	Mcmickle	Adam	Lee	16557	
8361	Milana	Mary	Ellen	16699	
152370	Mitwalli	Walid	Esmat	16528	
391765	Murphy	Jason	Russell	16690	
84937	Pennington	Michael	Paul	16671	
503886	Pittman	Daniel	Kevin	16717	
95368	Prusik	Anthony	Kenneth	16596	
187183	Purner	James	J	Jr	16685
348506	Reid	Sherry	Evette	16649	
162807	Riddle	Christopher		16426	
428443	Rogers	Clayton	Joseph	16586	



404381	Sanchez	Joe		Jr	16669
111185	Sass	Gloria	Ann		16530
13114	Tedrow	Aaron	Neil		16710
177290	Vani	James	M		16707
397617	Whalen	Melanie	Lynnette		16684

**34. Mortgage Loan Originator Applications:**

The following 20 mortgage loan originator applications were recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff 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. **These applications were approved by the Director on May 26, 2011, under delegated authority.**

NMLS #	Last Name	First Name	Middle Name	Suffix	LicID #
261685	Auclair	Gerald	Armand		16724
4068	Balk	Matthew	Todd		16725
218362	Downey	Brian	Craig		16742
73526	Evans	Dylan	Paul		16578
218321	Jean	Terrell	Dwayne		16733
267759	Jenkins	Tim	C		16565
390079	Jennings	John	Thomas		16510
493459	Magyar	Matthew	James		16660
199427	Meier	Zachary	Arthur		16613
357391	Miller	Davina	Marie		16601
348280	Niemann	Michael	Robert		16738
459254	Nyhuise	William	Robert		16734

5730	Piechowski	Joseph	Walter	Jr	16728
214605	Rabie	Mustafa	Munib		16385
357649	Rightmire	Leslie	Ann		16411
364647	Rooney	Michael	Patrick		16731
265639	Santos	Eric	Jeffrey		16726
358981	Tarbox	Penni	Ann		16441
173875	Weeks	Michael	Lee		16399
70380	Zomick	Peter	Frederick		16638

**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. Mr. Davis moved for adjournment, Mr. Goetz seconded the motion, and the motion passed unanimously.

**APPROVED:**

**ATTEST:**

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**Richard J. Rice, Chairman**

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**John J. Schroeder, Secretary**