

DEPARTMENT OF FINANCIAL INSTITUTIONS
MINUTES OF MEETING
March 15, 2018

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; Gina R. Williams, Deputy Director, Administration Division; Christopher Dietz, Deputy Director, Depository Division; Lyndsay Miller, General Counsel and Secretary; Nicole Buskill, General Counsel; Kirk J. Schreiber, Senior Depository Analyst and Assistant Secretary, Bank Division; Troy Pogue, Supervisor, Administration Division and Sharmaine Stewart, Administrative Assistant.

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

- A. Discussion of strategy with respect to pending litigation, as well as discussion of records classified as confidential by state statute. The Executive Session is authorized by Ind. Code § 5-14-1.5-6.1(b)(2)(B) and Ind. Code § 5-14-1.5-6.1(b)(7).

II. PUBLIC SESSION: 10:20 a.m.

- A. Members Present: Richard J. Rice, Chairman; Thomas Fite, Director; Donald E. Goetz and Paul Sweeney. Jean Wojtowicz. was present via teleconference. Mark Schroeder, Vice Chairman was absent.
- B. Date of next meeting: April 12, 2018 @ 10:00 a.m., at the Indiana Department of Financial Institutions, 30 South Meridian Street, Suite 300, Indianapolis, Indiana.
- C. Chairman Rice entertained a motion to approve the minutes of the February 12, 2018 meeting.

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

D. BANK DIVISION:

1. First Harrison Bank, Corydon, Harrison County, Indiana

Mr. Kirk Schreiber, Senior Bank Analyst presented this application. Mr. Schreiber informed the Members that First Harrison Bank had filed an application to convert from a federally chartered stock savings bank to a state chartered commercial bank pursuant to IC 28-1-21.6. As part of the Plan of Conversion, the bank intends to retain its name First Harrison Bank.

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

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

E. CONSUMER CREDIT DIVISION:

1. Emergency Rule – Adoption of Indiana Uniform Consumer Credit Code Dollar Amount changes and changes to High Cost Loan dollar provisions

Counsel Miller, on behalf of the Consumer Credit Division, presented a summary for the members regarding the adjustment of indexed amounts under the Indiana Uniform Consumer Credit Code for every even numbered year, as well as other indexed amounts tied to any changes in the IUCCC (IC 24-4.5-1-106) – specifically, high cost loans under IC 24-9-2-8. While bankruptcy property exemption amounts are also tied to the IUCCC indexed changes, such adjustments are not subject to change this year. Members were requested to execute a Resolution that did: declare that an emergency exists to undergo an emergency rulemaking to accomplish the adjustments required by statute; approve adoption of an emergency rule as the final rule; direct Director Fite to file the emergency rule with the Legislative Services Agency for publication in the Indiana Register.

A motion to execute a Resolution was made by Mr. Sweeney and seconded by Mr. Goetz. The application was unanimously approved.

F. DIRECTOR'S COMMENTS AND ACTIONS:

1. Financial Update

Deputy Director Williams handed out financial statements reflecting four years of actual results, eight months ending February 28, 2018 and February 28, 2017 actual results, original FY 18 projections and updated FY 18 projections. She briefly discussed the differences between the original projections and updated projections for revenue and expenses. The Members were informed the updated salary and fringe benefits projection included the recent department wide salary increase but the impact of the salary increase would be greater in FY 19. Based on the updated projections, there would be a net deficit of \$1.329 million instead of \$1.410 million as reflected in the original projections.

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Deputy Director Williams told the Members the staff would be working on revenue and projections for FY 19 to present in the coming months for them to take into consideration when determining the annual fees for FY 19.

This item was for informational 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.

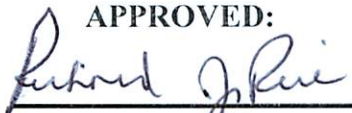
CERTIFICATION:

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:

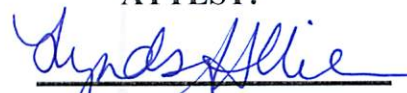
Chairman Rice asked if there was other business. There being no further business, Chairman Rice entertained a motion to adjourn the meeting. Mr. Goetz moved for adjournment, Mr. Sweeney seconded the motion, and it passed unanimously.

APPROVED:



Richard J. Rice, Chairman

ATTEST:



Lyndsay Miller, Secretary

**ACTION TAKEN UNDER DELEGATED AUTHORITY
FEBRUARY 5, 2018**

1. GERMAN AMERICAN BANCORP, JASPER, DUBOIS COUNTY, INDIANA

The bank has applied to the Department for approval to establish a branch office to be located at **3537 East 10th Street, Jeffersonville, Clark County, Indiana**. The application was received on January 8, 2018. The branch is to be known as **The Commons Banking Center**. This will be the institution's 53rd branch. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

2. THE NORTH SALEM STATE BANK, NORTH SALEM, HENDRICKS COUNTY, INDIANA

The bank has applied to the Department for approval to establish a branch office to be located at **9 West Kentucky Street, Clayton, Hendricks County, Indiana**. The application was received on January 3, 2018. The branch is to be known as the **Clayton Branch**. This will be the institution's ninth branch. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

3. FORUM CREDIT UNION, FISHERS, HAMILTON COUNTY, INDIANA

The credit union has applied to the Department for approval to establish a branch office to be located at the **Southeast Corner of State Road 32 and Oak Ridge Road, Westfield, Hamilton County, Indiana**. The application was received on December 22, 2017. The branch is to be known as the **Westfield Branch**. This will be the institution's 14th branch. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

**ACTION TAKEN UNDER DELEGATED AUTHORITY
FEBRUARY 5, 2018**

4. BEACON CREDIT UNION, WABSH, WABASH COUNTY, INDIANA

The credit union has filed for approval of a proposed Amendment of the Articles of Incorporation. IC 28-7-1-10 allows a credit union to add one or more qualified groups to its field of membership. This amendment would place persons who reside or are employed within the following communities into the field of membership of the credit union:

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

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

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

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

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

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

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

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

APPROVAL IS RECOMMENDED - (KJS)

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

**ACTION TAKEN UNDER DELEGATED AUTHORITY
MARCH 1, 2018**

1. FORUM CREDIT UNION, FISHERS, HAMILTON COUNTY, INDIANA

The credit union has filed for approval of a proposed Amendment of the Articles of Incorporation. IC 28-7-1-10 allows a credit union to add one or more qualified groups to its field of membership. This amendment would place the following organization into the field of membership of the credit union:

American Alliance of Orthopaedic Executives, Inc. – Indianapolis, IN – 8 members (common bond of occupation as defined by IC 28-7-1-10)

APPROVAL IS RECOMMENDED - (KJS)

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

2. FORUM CREDIT UNION, FISHERS, HAMILTON COUNTY, INDIANA

The credit union has filed for approval of a proposed Amendment of the Articles of Incorporation. IC 28-7-1-10 allows a credit union to add one or more qualified groups to its field of membership. This amendment would place the following organization into the field of membership of the credit union:

I2V, LLC. – Indianapolis, IN – 25 members (common bond of occupation as defined by IC 28-7-1-10)

APPROVAL IS RECOMMENDED - (KJS)

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

3. INTERRA CREDIT UNION, GOSHEN, ELKHART COUNTY, INDIANA

The credit union has applied to the Department for approval to establish a branch office to be located at the 1629 North Michigan Street, Plymouth, Marshall County, Indiana. The application was received on February 20, 2018. The branch is to be known as the Plymouth Member Service Center. This will be the institution's 16th branch. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

**ACTION TAKEN UNDER DELEGATED AUTHORITY
MARCH 1, 2018**

4. INTERRA CREDIT UNION, GOSHEN, ELKHART COUNTY, INDIANA

The credit union has filed for approval of a proposed Amendment of the Articles of Incorporation. IC 28-7-1-10 allows a credit union to add one or more qualified groups to its field of membership. This amendment would place persons who reside or are employed within the following communities into the field of membership of the credit union:

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

LaPorte 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)

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

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

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

APPROVAL IS RECOMMENDED - (KJS)

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

DELEGATED AUTHORITY
Wednesday, January 31, 2018

NON-DWELLING SECURED LOAN LICENSE APPLICATION

Direct Capital Partners Indiana, LLC applied for a consumer loan license. They are not currently licensed with the Department. The applicant is based in Dayton, Ohio. They will be financing unsecured loans as an alternative to payday loans. They plan to obtain loans through employer referrals. The applicant is not current licensed, but its parent company or affiliates holds licenses in Ohio, Texas, and Arkansas. The applicant shares common ownership with NCP Finance Ohio, LLC. 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)

NCP Finance Ohio, LLC applied for a consumer loan license. They do not currently have a license with the Department. They will be purchasing and servicing loans originated by Direct Capital Partners Indiana, LLC. The applicant shares common ownership with Direct Capital Partners Indiana, LLC. In the future, they may offer loans to consumers they are servicing contracts for. They are licensed in Ohio, Texas, and Michigan. 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)

Paramount Equity Mortgage, LLC dba LoanPal applied for a consumer loan license. They currently hold a mortgage lending license (28067). They will be financing unsecured loans for residential solar panel installations. They plan to obtain loans through referrals from residential solar installers. They are licensed for consumer loan lending in sixteen states. The staff's review finds that the financial responsibility, character, and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.5 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

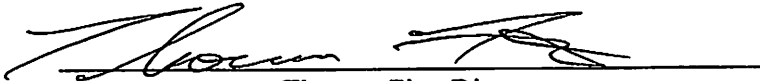
DELEGATED AUTHORITY
Wednesday, January 31, 2018

MONEY TRANSMITTER LICENSE APPLICATION

Apple Payments Inc. applied via the Nationwide Multi-State Licensing System for a Money Transmitter license. They are not currently licensed with the Department. The applicant is based in Cupertino, California. They are currently licensed in four states. The applicant offers stored valued accounts to consumers through Green Dot Bank. A license is now needed because the applicant has decided to no longer use Green Dot Bank. 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)

Moneydart Global Services Inc. dba Xpress Money; applied via the Nationwide Multi-State Licensing System for a Money Transmitter license. They are not currently licensed with the Department. The applicant is based in Woodbridge, New Jersey. They are currently licensed in thirty-two states. The applicant will be offering traditional money transmission services to consumers through their website and possibly authorized delegate locations. 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 31, 2018

MORTGAGE LENDING LICENSE APPLICATIONS

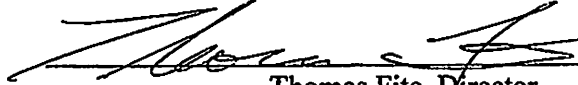
Guidance Residential, LLC applied via the Nationwide Mortgage Licensing System for a Mortgage Lending license. The applicant does not currently hold a license with the Department. The applicant is based in Reston, Virginia. The applicant will be engaging in first lien mortgage lending. They will be servicing their loans. They are currently licensed in thirty 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 IC 24-4.5 and as stipulated in IC 24-4.4-2-402(2) and IC 24-4.5-3-503(2). Applicant is recommended for approval. (REB)

Infosys BPO Americas, LLC applied via the Nationwide Mortgage Licensing System for a Mortgage Lending license. The applicant does not currently hold a license with the Department. The applicant is based in Atlanta, Georgia. The applicant will be engaging in mortgage loan servicing, processing, and underwriting. They are currently licensed in thirty-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 24-4.4 and IC 24-4.5 and as stipulated in IC 24-4.4-2-402(2) and IC 24-4.5-3-503(2). Applicant is recommended for approval. (REB)

Signature Mortgage Corporation applied via the Nationwide Mortgage Licensing System for a Mortgage Lending license. The applicant does not currently hold a license with the Department. The applicant is based in Canton, Ohio. The applicant will be engaging in first lien mortgage lending. They will not be servicing their loans. They are currently licensed in six states. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and IC 24-4.5 and as stipulated in IC 24-4.4-2-402(2) and IC 24-4.5-3-503(2). Applicant is recommended for approval. (REB)

United Northern Mortgage Bankers Limited dba Senior Security Advisors applied via the Nationwide Mortgage Licensing System for a Mortgage Lending license. The applicant does not currently hold a license with the Department. The applicant is based in Levittown, New York. The applicant will be engaging in first lien mortgage lending. 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 IC 24-4.5 and as stipulated in IC 24-4.4-2-402(2) and IC 24-4.5-3-503(2). Applicant is recommended for approval. (REB)

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



Thomas Fite, Director

DELEGATED AUTHORITY
Tuesday, February 20, 2018

MORTGAGE LENDING LICENSE APPLICATIONS

Data Mortgage, Inc. applied via the Nationwide Mortgage Licensing System for a Mortgage Lending license. The applicant does not currently hold a license with the Department. The applicant is based in Orange, California. The applicant will be engaging in first and subordinate lien mortgage lending. They will not be servicing their loans. They are currently licensed in twenty-four states. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and IC 24-4.5 and as stipulated in IC 24-4.4-2-402(2) and IC 24-4.5-3-503(2). Applicant is recommended for approval. (REB)

Royal Pacific Funding Corporation applied via the Nationwide Mortgage Licensing System for a Mortgage Lending license. The applicant does not currently hold a license with the Department. The applicant is based in Costa Mesa, California. The applicant will be engaging in first mortgage lending. They will be servicing their loans. They are currently licensed 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 IC 24-4.5 and as stipulated in IC 24-4.4-2-402(2) and IC 24-4.5-3-503(2). Applicant is recommended for approval. (REB)

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


Thomas Fite, Director

DELEGATED AUTHORITY
Thursday, March 01, 2018

MORTGAGE LENDING LICENSE APPLICATIONS

JFQ Lending, Inc. applied via the Nationwide Mortgage Licensing System for a Mortgage Lending license. The applicant does not currently hold a license with the Department. The applicant is based in Scottsdale, Arizona. The applicant will be engaging in first and subordinate lien mortgage lending. They will not be servicing their loans. They are currently licensed in twenty-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 24-4.4 and IC 24-4.5 and as stipulated in IC 24-4.4-2-402(2) and IC 24-4.5-3-503(2). Applicant is recommended for approval. (REB)

Loan Cabin Inc. applied via the Nationwide Mortgage Licensing System for a Mortgage Lending license. The applicant does not currently hold a license with the Department. The applicant is based in Downers Grove, Illinois. The applicant will be engaging in first and subordinate lien mortgage lending. They will not be servicing their loans. They are currently licensed in six states. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and IC 24-4.5 and as stipulated in IC 24-4.4-2-402(2) and IC 24-4.5-3-503(2). Applicant is recommended for approval. (REB)

Volunteer Mortgage, Inc. applied via the Nationwide Mortgage Licensing System for a Mortgage Lending license. The applicant previously held a Mortgage Lending License (23870) with the Department. The applicant is based in Nashville, Tennessee. The applicant will be engaging in first lien mortgage lending. They will not be servicing their loans. They are currently licensed in four states. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and IC 24-4.5 and as stipulated in IC 24-4.4-2-402(2) and IC 24-4.5-3-503(2). Applicant is recommended for approval. (REB)

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


Thomas Fite, Director

DELEGATED AUTHORITY
Thursday, March 01, 2018

NON-DWELLING SECURED LOAN LICENSE APPLICATION

Square Capital, LLC applied for a consumer loan license. They are a wholly owned subsidiary of Square, Inc. with the Department. Square, Inc. currently holds a money transmitter license (23036) with the Department. The applicant is based in San Francisco, California. They will be financing unsecured loans for the purchase of goods for consumers. They plan to obtain loans through referrals from online retailers. They are currently licensed in thirty-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


Thomas Fite, Director

Delegated Authority
Thursday, February 15, 2018

Mortgage Loan Originator Applications

Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following one hundred fifty-four mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has reviewed the previously listed items and determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article.

NMLS #	Last Name	First Name	Middle Name	Suffix
350865	Adeseye	Adetayo		
390339	Akel	Ayman	Mahmood	
223118	Alexander	David	Lance	
169510	Amoako	Stephen	Atuebi	
1706967	Anderson	Jonathan	Paul	
42194	Apenbrinck	Timothy	Michael	
195902	Ausel	James	Earl	II
812040	Austin	Joshua	D	
1487938	Avery	Todd	J	
1707452	Awad	Timothy	Sabri	
1702440	Bales	Gregory	Richard	
1194354	Balmes	Danielle	Lynn	
375040	Bartalino	Craig	Patrick	
652255	Becker	Deborah	L	
1418983	Belloli	Benjamin	Joseph	
1694998	Brazier	Katuischia		
1648334	Breedlove	Brian	Arthur Samuel	
476552	Bryson	Taya	Lynn	
1687245	Carney-Ash	Aiden	Eric Michael	
1702749	Cartwright	Hubert	James	Jr.
32486	Charron	Dennis	Lemmer	
1207627	Childs	Brandon	Lee	
1715980	Cho	Hannah		
1149638	Clark	Matthew	Wilder	
17847	Couch	Jaime	Lee	
1579824	Daniels	Taffie		
336430	Dao	Kim	Ngoc	Gia
979412	Deleon	Matthew	Joseph	
1707454	DeWitt	Mark	Alec	
1429605	Donnelly	Patrick	Joseph	
146134	Downey	Deanna	Lynn	
1617278	Edwards	Conor	Patrick	
139304	Eerdmans	James	David	
1688998	Elia	Louis		

901668	Epstein	David		
184425	Ferguson	Kenneth	Scott	
1419502	Flynn	Timothy	John	
662195	Fulte	Kristie	Marie	
1623587	Garcia	Jonathan		
1623545	Gibson	Phillip	Alan	II
414114	Giunta	John	Vincent	
1516986	Gladfelter	Payton		
1684828	Halteman	Jesse	William	
1330811	Hanna	Mina	Agban	
1707204	Harris	Denzel	Benjamin	
1687686	Hedges	Kristen	Ashley	
1692115	Heinrichs	Taylor		
680852	Hellinga	Christopher	R	
1694105	Hernandez	Anthony	Michael	
1382489	Hicks	Robert	Dorsey	
1709931	Hilditch	Mark	James	
1702582	Horn	Bradley	David	
1236096	Hrivnak	Christoph	m	
1494978	Hughes	Gareth	Alan	
1707429	Hyatt	Adam	Christopher	
1651716	Ibarra	Luis	Daniel	
1692119	James	Jason	Michael	
218602	Jennings	Michael	James	
1398528	Johnson	Terrance	Devorea	
1123080	Johnson	Eric	Douglas	
1709126	Jones	Timothy	Russell	
1702745	Kelly	Sean	Thomas	
1675310	Khanom	Marzia	Salma	
1690952	Kirby	James	Dylan	
1662778	Kocal	Jarvelle	Jason	
18662	Konopinski	Eric	Edward	
1675072	Korycki	Nicole	Amber	
1709288	Krager	Lauren	Ashley	
142150	Kucharczyk	Duane	Allen	
1709922	Kuper	David	Aaron	
1706999	Laboy	Louis	Frank	Jr.
1676741	Lall	Asha		
1621608	Leahy	Jeanne	Ann	
404946	Leckie	Mark	Todd	
1632113	Lee	Jaekoo		
1706541	Ligon	Michael	Thomas	
1675028	Limage	Jean-Joseph	Claude	II
26840	Londo	Troy	Allen	

1085605	Long	Kenneth	Anthony	
1659856	Loper	Eric	Darnel	
1705508	Lord	Larry	Junior	III
1418952	Lucha Menjivar	Fernando	Humberto	
118007	Malarkey	Gregg	Alan	
7064	Marquardt	Keith	Gregory	
1709181	Matthews	Christopher	Lee	
1007878	Mayhue	Steven	Michael	Jr
1708544	McDonald	Aaron	David	
1281019	McElreath	Andrea	Kaye	
1675112	Megdall	Mollie	Kate	
1588906	Meiser	William	Thomas	
1644423	Miller	Peter		
1241592	Mocete	Rafael		
1631552	Moreno	Arnoldo		Jr.
1705415	Morgan	Katherine	Elizabeth Grace	
1212118	Mosa	Vanita	Habooba	
1654933	Nania	Dante	Vincent	
1698727	O'Donnell	Brian	Edward	
1682164	Olry	Kyle		
885660	O'Quinn	Thomas	A	
1707522	Orsa	Jason	Marcus	
1687934	Oswald	Stephen	Chase	
1702756	Palasieski	William	Thomas	
1217089	Palequin	Raylea	Marie	
1698669	Pike	Bryan	Tyler	
23406	Piloni	Alma	Rivera	
1654203	Predey	Anthony	Ross	
1684832	Reader	Samantha	Christine	
1642052	Reglas	Gilson		Jr.
1673607	Rhue	Lora	Fulton	
289282	Rios	Celia	Verenis	
1571283	Rippon	Ryan	Michael	
1675116	Risher	Jaimee	Nicole	
1694994	Sabal	John		
1698497	Saladino	Maximo	Donato	
1163279	Sanchez	Imelda		
1700313	Sandoval	Samantha	Marie	
233271	Schaller	Chris	R	
755985	Sexauer	Mary	Jo	
1675077	Shawd	Jordan	Nicole	
1050393	Shropshire	James	Russell	III
108923	Simmons	Robert	Earl	
204183	Simon	Philip	Henry	

1675379	Sims	Julian	Wallace	
1709924	Slade	Christopher	Austin	
1662696	Slutter	Isaiah	Robert	
58785	Smith	Glenn		
138378	Solanke	Olalekan	Oladapo	
1700316	Solis	Luis	Eduardo	
1675389	Sooklal	Kaliska	Rohana	
1706841	Staes	Samuel	Dean	
1709934	Steward	David	Henry	
1012517	Stewart	Joe	Ray	Jr.
137612	Stringer	William	Kenneth	
1509793	Sutter	Linda	Jean	
1684825	Swain	Davone	Marquise	
1662747	Teran	Benjamin	Hernandez	Jr
1598463	Testa	John	Daniel	
1704518	Tippner	Matthew	A	
1624363	Tran	Anthony	Tan Tai	
1687243	Tucker	Aaron	Scott	
1705895	Vannatter	Nathan	Kenneth	
1501702	Vaughn	Yolonda		
1695027	Vermaat	Kelli	Lynn	
1623526	Wani	Joshua	Louis	
1379792	Watson	William	Patrick	
1714810	Wedge	Teri	Sue	
227125	Wheeler	Michael	Alan	
1394044	Whitmire	Christopher	Michael	
1632375	Whitney	Jerry	Joseph	
1569648	Wiggs	Zaharah	Jasmin	
1552753	Williams	Gabrielle	Gooch	
1695004	Wisdom	Stephan	Ricardo	
1694989	Woerner	Kyle	Ethan	
1532888	Wozniak	Steven	Andrew	

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



Thomas Fite, Director

Delegated Authority
Friday, February 23, 2018

Mortgage Loan Originator Applications

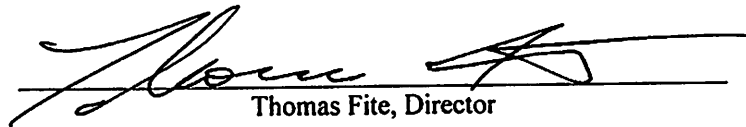
Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following one hundred three mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has reviewed the previously listed items and determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article.

NMLS #	Last Name	First Name	Middle Name	Suffix
1319526	Anderson	Thomas	Martin	
1708029	Awada	Ali	Hassan	
1415412	Balch	Gary	Dale	Jr.
1708891	Benson	Denise	Gaye	
903106	Best	Matthew	Spencer	
1703223	Boulet	Hailie	Anastasia	
1162903	Brown	Sharlene		
1645589	Buchanan	Daniel	Jacob	
736956	Caicco	Jeffrey	C	
1464121	Canote	Adam	Christopher	
1646646	Casper	Bryce	Allyn	
1677037	Cassinelli	Samuel	Brent	
1703227	Christiaansen	Brent	Neil	
1709060	Chunn	Tava	Turner-Satinek	
630179	Darby	Jacquelyn	Cherie	
1500992	Davies	Tyler	Jonathan	
1707123	Davis	Antwan	Demetris	
1232609	Deeley	Shane	Michael	
1695266	Edwards	Jonathan	Blake	
195856	Entratter	Jeffrey		
1708214	Erskine	Terry	John	
1675066	Farmer	Austin	Lee	
1713339	French	Joshua	Alexander	
1324749	Garrott	Steven	Patrick	
1708726	Ghamloush	Kassem	Abbas	
1709795	Hardin	Beverly	Sue	Ms
890917	Hazard	Justin	Amos	
1708041	Henry	Eric	Michael	
1675073	Hollister	Nicholas	Michael	
739527	Hubble	James	Alexandre	
1627536	Jaber	Basem		
76494	Jacobs	Jeffrey	Lloyd	
1710348	Johnson	LaTasha	T	
1627987	Jorgensen	Adam	Scott	

1708217	Joseph	Richard	David	
1713577	Jurczak	Adam		
20283	Katz	Andrew	Steven	
270696	Kennedy	Charles	Joseph	
1184001	Khan	Shahbaz		
1536213	King	Shawn	Ross	
228873	Kozera	Ania		
1454034	Leehy	Andrew	Logan	
1541677	Lum	Vincent	Ikaika	
1708741	Lyke	Kevin	William	
1434665	Lynch	Sunny	Suzanne	
1712803	Magallanes	Crystal	Marie	
1707448	Manges	Ashley	Suzanne	
1715979	Martinez	Ryan	Matthew	
1623583	Mcfarland	Montae	Dawayne	
1708760	McFarland	Maegan	Deeneen	
160056	McKeehen	Jeremy	John	
1442363	McKeeman	Whitney	Nicole	
1708670	McLaughlin	Alan		
957608	Miranda	Javier	Silvestre	
1708728	Mitchell	Logan	Lane	
1708759	Mody	Krunaal	Parthiv	
1703260	Montes	Edgar		
1708010	Morgan	Aja	Mikai	
1576740	Morris	Katy	Louise	
1708202	Mullinax	Jeremiah	Paul	
563362	Nash	David	S.	
1708138	Nasser	Hassan	N	
1284360	Novick	Joel	Eli	
1707012	Osucha	Kristin	Marie	
119853	Poole	Daniel	Dale	
1067780	Presto	John	Joseph	
1699657	Pritt	David	James	
336432	Quijano	Wilbert	Jose	Jr.
460100	Radtke	Linda	Renee	
1688546	Ramos	Angel		
1600839	Resnick	Justin	Tyler	
1700099	Rice	Carl	William	Jr
1698258	Robertson	River	Lee	
1055667	Robison	Sarah	Elizabeth	
1068405	Rodriguez Aguirre	Juan	Humberto	
1702096	Russell	Jonathan	Grooms	
1708763	Russell	Scott	Price	
1163334	Sandhu	Gaganpreet		

1708543	Sarmiento	Jason	Daniel	
499196	Satoski	Laurie	J	
164634	Sell	Laura	Mae	
1537577	Simmons	Justin	L	
1577773	Soberanis Aguirre	Irving		
680235	Solis	Andrew	Ray	
1698827	Stephens	Joshua	David	
1611769	Stocker	Gregory	Douglass	
1708115	Swales	Brandon	Thomas	
1703271	Tejada	Ricardo	Justin	
49836	Thomas	Oscar	Benjamin	
1707458	Tims	Michael	Wayne	II
1690518	Toles	Brandon	Lee	
1436351	Updike	Andrew	Jay	
1707954	Vasko	Ryan	S	
939804	Walker	Benjamin	D	
1675069	Warden	Riana	Leigh	
1675068	Welsby	Henry	Joseph	
1708365	Williams	Jordan	Parker	
1235141	Wilson	Abby	Lyn	
28270	Winters	Kristian	Bjarne	
1006830	Ybarra	Theresa		
1698401	Yharbrough	Anna-Alicia	Grace	
1683337	Young	Lamont		
1703278	Yungen	Jesse	Andrew	

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



Thomas Fite, Director

**Delegated Authority
Monday, March 05, 2018**

Mortgage Loan Originator Applications

Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following one hundred twenty-two mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has reviewed the previously listed items and determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage loan originator will operate honestly and fairly within the purposes of the article.

NMLS #	Last Name	First Name	Middle Name	Suffix
1700118	Aldmon	Thomas	Howard	
1631191	Allen	Russell	Emanuel	Jr.
1519080	Amarh	Shieley		
1710265	Arcaro	Nicholas		
1710246	Austin	Karles	Markeya	
346938	Baugh	Jason	Michael	
110057	Bennett	William	Michael	Jr
1687765	Beydoun	Zeinab	Khattar	
1590844	Black	Lori		
13885	Blais	Jeffrey		
1683406	Borunda	Benjamin	Kenyon Cruz	
109540	Bowman	Jason	Christopher	
1710264	Bradford	Alicia	Nicole	
1184569	Bradley	Johnathan	Christopher	
1269524	Brown	Steven	T	
1481180	Bruins	Casey	Elizabeth	
1695005	Buono	Kathleen	Dorothy	Mrs
360193	Chappell	Susan	Marie	
1482171	Clinton	Anne	Wilson	
438579	Cooney	Gene		
1459382	Corbett	Myles		Jr
110395	Crusse	Jeffrey	Robert	
1710259	Dailey	Sean	Michael	
1618717	Day	Thomas	Calvin	
1205746	DeBow-Williams	Tamika	Lee	
1365225	DeMar	Michael	John	
1681679	Dennis	Ryan	Scott	
193489	Deschaine	Isaac	David	
1708734	Diaz	Thomas	John	
1708397	Dodd	Philip	Andrew	
110412	Dryer	Thomas	Evan	
1681667	Earnhart	Ciera	Dohn	
1710268	Edler	Carolyn	Kelley	
1709199	Enakar	Shiv	Jagdish	

1687557	Fawaz	Michael		
343325	Felice	Damien	Matthew	
1710271	Fernandez	Darlenis		
1435941	Flanagan	James	Wainwright	
1708184	Fleehar	Cole	James	
1687605	Framer	Jeremy	Vean	
1019055	Frey	Steven	Todd	
1710248	Fritz	Tara	Lynn	
1099416	Galvez	Daniel	Francisco	II
1687612	Gamboa DeRosie	Sabrina	Gabrielle	
1501443	Garner	Charles	Michael	JR
1656160	Gilmore-Maloney	Nieshia	Marie	
1283364	GimenezRienzi	Ray	Ernesto	
936619	Girard	Charlotte	A	
1708601	Gomer	Johnathan	Edward-Tyler	
1698528	Goryoka	Nicholas	Joseph	
380204	Harriman	Jonathan	Callahan	
1592029	Haslett	William	Douglas	
848800	Hess	Christopher	Jay	
1688850	Hitzeman	Scott	Alan	
133559	Hochrein	Steven	Francis	
226202	Hughes	Paul	Francis	
1139099	Isherwood	Elizabeth	R	
1715150	Ivory	Alexander	Jason	
1695002	Izzo	Louis	William	Jr.
1710192	Jackson	Nicola	Jean	
1645080	Jackson	Marcia	Edna	
999230	Jefferson	Demond	Aurell	
1708907	Johnson	Donaven	Davin	
838035	Kaderi	Sema	Zia	
1710273	Kaplan	Cara	Michelle	
1688934	Kasa	Ridion		
110702	Kern	Nathan	Preston	
1680429	Kim	Jason		
1673345	Kimball	Brennan	Patrick	
1677796	Kram	Chad	Jordan	
1698210	Lake	Kyle	Ryan	
1710267	Leach	Rachele	Erin	Ms
1708040	Leach	Amber	Renae	
1525341	Leighty	Anthony	Michael	
1023658	Lesko	Kelly	Anne	
1232345	Loney	Gavin	Charles	
1673220	Lynn	Rickey	Thomas	
575514	Macias	Jose		

187980	Macris	Thomas	Sarandos	
1710250	Mahaney	Kaitlin	Lindsey	
1688917	Manalansan	Joseph	K	
1675075	Manjarrez	Jocelyn		
223872	Martin	James	Francis	
1710276	Mattera	John	Richard	
1600841	Matthews	Sean	Patrick	
1585434	McQuillen	Luke	James	
1417822	Melton	Robert	Andrew	
1698413	Monier	Tillia	Mi-A	
1677818	Morales Archuleta	Joseph	Anthony	
1710309	Morrow	Ryan	Patrick	
1678676	Moryl	Brandon	Michael	
1708892	Murphy	Michael	Martin	
1709192	Nemish	Peter	John	III
1420827	Nouraei	Mahshad		
1698531	O'Neil	Nicholas	Charles	
1710269	Palatnik	Sean	Andrew	
1710254	Patel	Karan	Virendra	
1687627	Penner	Joshua	Tyler-Guevara	
460537	Placencia	Randy	Alan	
1708097	Rievert	Benjamin	Daniel	
1710244	Roher	Dominic	Evan	
1710258	Rose	Maxwell	Nevin	
258287	Roth	Shelby	Lynn	
1708134	Ruggero	Brett	Joseph	
1710257	Sanchez	Jared	Joseph	
658292	Sanz	Branden	Beltran	
1709299	Seye	Janaire	Okailey	
1067425	Sheppard	Phillip	Lee	
1403183	Silberman	Marina	Kate	
189060	Somma	David	Gerard	
1694988	Soto	Celenia		
1502741	Stojkoski	Zani		
172003	Tate	Leray	Charles	
109542	Tomasello	Stacie	Lynn	
1710261	Torres	Joshua	Jose	
1710281	Vella	Samantha	Rose	
1710262	Weil	Michael	Scott	Jr.
109568	Wendorf	Michael	Alan	
86511	Williams	Bruce	A.	
1708109	Wilson	Patrick	Andrew	
426457	Wilson	Albert	L	

1577520 Young

Kevin

Maxwell

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



Thomas Fite, Director