

DEPARTMENT OF FINANCIAL INSTITUTIONS
MINUTES OF MEETING
April 14, 2016

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; Constance J. Gustafson, General Counsel and Secretary; Mark K. Powell, Supervisor, Credit Union Division; Ryan Black, Supervisor, Consumer Credit Division; Gina R. Williams, Deputy Director, Administration Division; Troy Pogue, Supervisor, Administration Division; Kirk J. Schreiber, Senior Bank Analyst, Bank Division; J. Deron Thompson, Regional Field Supervisor, Bank Division; and Sharmaine Stewart, Administrative Assistant. Present representing First Merchants Bank was Mark Hardwick, Executive Vice President and CFO, and Jeremy Hill with Bingham Greenebaum and Doll

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

- A. Members Present: Thomas Fite, Director; Richard J. Rice, Chairman; Mark Schroeder, Vice Chairman ; Donald E. Goetz and Paul Sweeney. Jean L. Wojtowicz and Mike Davis were absent.
- B. Date of next meeting: May 12, 2016 @ 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 11, 2016 meeting.

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

D. BANK DIVISION:

1. **First Merchants Bank, National Association, Muncie, Delaware County, Indiana**
Mr. Kirk Schreiber, Senior Bank Analyst presented this application. Representing First Merchants Bank, National Association was Jeremy Hill, Attorney, Bingham Greenebaum Doll LLP and Mark Hardwick, Executive Vice President and Chief Financial Officer of the bank. Mr. Schreiber informed the Members that First Merchants Bank, National Association had filed an application to convert from a nationally chartered commercial bank to a state chartered commercial bank pursuant to IC 28-3-2. As part of the Plan of Conversion, the bank intends to change its name to First Merchants 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. Schroeder and seconded by Mr. Sweeney. The application was unanimously approved.

2. MainSource Bank, Greensburg, Decatur County, Indiana

Mr. Kirk J. Schreiber, Senior Bank Analyst presented this application. Mr. Schreiber informed the Members that MainSource Bank and Cheviot Savings Bank, Cheviot, Ohio propose to effect a merger pursuant to IC 28-1-7.

MainSource Bank will survive the merger. Immediately prior to the bank merger MainSource Financial Group, Inc., the bank holding company of MainSource Bank, will directly acquire Cheviot Financial Corporation, the Bank holding company for Cheviot Savings Bank. The acquisition of Cheviot Financial Corporation by MainSource Financial Group, Inc. does not require the Members approval due to the merger transaction complying with the exemption provisions of IC 28-2-14-15.

Following the holding company merger and bank merger, MainSource Financial Group, Inc. will be a one bank holding company with MainSource Bank as its wholly owned bank subsidiary. Cheviot Savings Bank's main office and branches will be branches of MainSource Bank. The corporate existence of both Cheviot Savings Bank and Cheviot Financial Corporation will cease.

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

3. Lake Federal Bank, FSB, Hammond, Lake County, Indiana

Mr. Kirk J. Schreiber, Senior Bank Analyst presented the request. Lake Federal Bank, FSB, a state chartered mutual savings bank, requested pursuant to IC 28-1-7-25(a), that the Department order Lake Federal Bank, FSB to merge with and into First Savings Bank of Hegewisch, an Illinois state chartered mutual savings bank, Chicago, Cook County, Illinois. After a discussion concerning the request, it was determined that the Members needed more information to make a determination on this request.

A motion to table the request was made by Mr. Schroeder and seconded by Mr. Sweeney. The motion to table the request was unanimously approved.

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E. DIRECTOR'S COMMENTS AND ACTIONS:

1. Gina Williams updated the Members on the Department's financial operating results for the 9 months ending March 31, 2016, and presented updated financial projections for FY 16. Ms. Williams explained the variations from updated projections and the original projections presented to the Members on June 18, 2015. There was a lengthy discussion concerning the significant number of retirements which have occurred since August 2014, the number of new employees and soon to be hired, and the options being considered to get the Department fully staffed and trained utilizing the additional \$800,000 to be augmented to the budget in FY 17. There was also a discussion concerning what to do with fees for FY 17 as additional revenue of \$682,000 from depository annual assessments alone is projected. This will be discussed during the May Members' meeting when additional information is received. The update was provided to the Members for informational purposes only.
2. Ms. Constance Gustafson provided a summary of bills that pass the General Assembly, which adjourned *sine die* on March 21, 2017, including the Department's bill, HEA 1181. She also summarized bills that did not pass but that will likely be introduced next year, including Long Term Small Loans, an installment product for Payday Lenders, which is to be studied by a summer study committee.

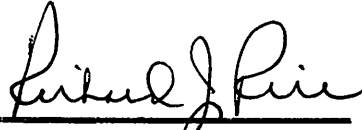
Mr. Ryan Black provided an update on Implementation of Civil Proceeding Advance Payment transactions. Mr. Black informed the Members that HEA 1127 was signed into law by the Governor, giving the Department licensing and regulation over CPAP providers and CPAP transactions. A half page summary document was distributed highlighting the main points of the new law. The summary document will accompany the license application once approved. Once the application is available online, the Department will begin accepting and processing applications. Examinations will likely begin in the second or third quarter of 2017.

3. Director Fite advised the Members of actions taken pursuant to Delegated Authority since the last Member meeting.

OTHER BUSINESS:

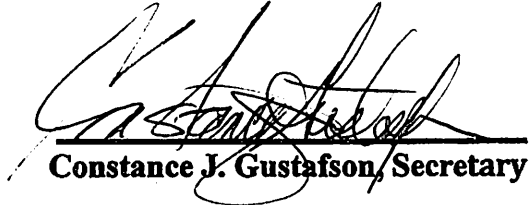
Chairman Rice asked if there was other business. There being no further business, Chairman Rice entertained a motion to adjourn the meeting. Mr. Goetz moved for adjournment, Director Fite seconded the motion, and it passed unanimously.

APPROVED:



Richard J. Rice, Chairman

ATTEST:



Constance J. Gustafson, Secretary

ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR

FEBRUARY 08, 2016

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:

Apprentice University, Inc. – Westfield – 15 members (common bond of occupation as defined by 28-7-1-10)

The Masters Study – Westfield – 70 members (common bond of occupation as defined by 28-7-1-10)

RECOMMEND APPROVAL (MKP) MKP TCF

ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR

FEBRUARY 11, 2016

TECH CREDIT UNION, CROWN POINT, LAKE 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:

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

RECOMMEND APPROVAL (MKP) MKP TCF

ACTION TAKEN UNDER DELEGATED AUTHORITY BY DIRECTOR

FEBRUARY 29, 2016

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:

- Rod Arnold Construction Management – Indianapolis – 1 member (common bond of occupation as defined by 28-7-1-10)
- Talented Traders, LLC – Indianapolis – 5 members (common bond of occupation as defined by 28-7-1-10)
- Basic American Financial, Inc. – Indianapolis – 6 members (common bond of occupation as defined by 28-7-1-10)
- Chrismin Communications, Inc. – Indianapolis – 6 members (common bond of occupation as defined by 28-7-1-10)
- Grace College – Winona Lake, IN – 256 members (common bond of occupation as defined by 28-7-1-10)

RECOMMEND APPROVAL (MKP)

MKP TCF

**ACTION TAKEN UNDER DELEGATED AUTHORITY
MARCH 3, 2016**

1. CROSSROADS BANK, WABASH, WABASH COUNTY, INDIANA

The bank has applied to the Department for approval to establish a branch office to be located at 855 North Broadway, Peru, Miami County, Indiana. The application was received on January 29, 2016. The branch is to be known as the Peru Branch. This will be the institution's fifth branch. **APPROVAL IS RECOMMENDED - (KJS)**

APPROVED TF

2. THE FRIENDSHIP STATE BANK, FRIENDSHIP, RIPLEY COUNTY, INDIANA

The bank has applied to the Department for approval to establish a branch office to be located at 223 Demaree Drive, Madison, Jefferson County, Indiana. The application was received on February 1, 2016. The branch is to be known as the Madison Branch. This will be the institution's seventh branch. **APPROVAL IS RECOMMENDED - (KJS)**

APPROVED TF

3. THE FRIENDSHIP STATE BANK, FRIENDSHIP, RIPLEY COUNTY, INDIANA

The bank is requesting an extension of time for the opening of its branch to be located at 112 Lighthouse Drive, Lawrenceburg, Dearborn County, Indiana. The branch application was approved under delegated authority on February 25, 2015 with a projected opening date of January 1, 2016. The projected opening date was delayed due to construction delays in building a new branch. The bank is requesting an additional 90 days to open the branch. **APPROVAL TO GRANT THE BANK'S REQUEST FOR AN EXTENSION UNTIL MAY 31, 2016 IS RECOMMENDED. - (KJS)**

APPROVED TF

6. CONGRESSIONAL BANK, BETHESDA, MONTGOMERY COUNTY, MARYLAND

An application for issuance of a certificate of admission was received from Congressional Bank, Bethesda, Montgomery County, Maryland. Congressional Bank filed the application to enable it to transact business in Indiana in accordance with the provisions of IC 28-1-22. The Maryland state-chartered commercial bank intends to have a two loan production offices to be located at 3201 Stelhorn Road, Fort Wayne, Indiana and 10412 Allisonville Road, Suite 50, Fishers, Indiana. The loan production offices will perform only back office functions but no branching activities. 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 Congressional Bank. **ISSUANCE OF A CERTIFICATE OF ADMISSION IS RECOMMENDED - (KJS)**

APPROVED TF

**ACTION TAKEN UNDER DELEGATED AUTHORITY
MARCH 23, 2016**

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

The bank has applied to the Department for approval to establish a branch office to be located at 3002 East State Road 32, Westfield, Hamilton County, Indiana. The application was received on February 4, 2016. The branch is to be known as the Westfield Branch. This will be the institution's 53rd branch. **APPROVAL IS RECOMMENDED - (KJS)**

APPROVED TCF

2. **MAINSOURCE BANK, GREENSBURG, DECATUR COUNTY, INDIANA**

The bank has applied to the Department for approval to relocate a branch office from 950 Green Boulevard, Aurora, Dearborn County, Indiana to 104 Links Way, Aurora, Dearborn County, Indiana. The application was received on March 4, 2016. The branch is to be known as the Aurora Branch. The bank will continue to have 87 branches after the relocation. **APPROVAL IS RECOMMENDED - (TCF)**

APPROVED TCF

3. **THE FARMERS STATE BANK, BROOKSTON, WHITE COUNTY, INDIANA**

The bank has applied to the Department for approval to establish a branch office to be located at 3990 State Road 38 East, Suite 4, Lafayette, Tippecanoe County, Indiana. The application was received on March 11, 2016. The branch is to be known as the Lafayette Branch. This will be the institution's second branch. **APPROVAL IS RECOMMENDED - (KJS)**

APPROVED TCF

DELEGATED AUTHORITY
Wednesday, March 02, 2016

MONEY TRANSMITTER LICENSE APPLICATION

Tempus, Inc. applied via the Nationwide Mortgage Licensing System for a Money Transmitter license. They are not currently licensed. Applicant is based in Washington, DC. They are currently licensed in twenty-nine states. The applicant will be offering Indiana consumers the ability to transmit money to other consumers. 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

 3-3-16

Thomas Fite, Director

DELEGATED AUTHORITY
Thursday, March 10, 2016

FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION

Residential Mortgage Solutions, Inc. applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Baltimore, Maryland. They will not be servicing their loans. They currently operate in sixteen states. The staff's review finds that the financial responsibility, character, and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (REB)

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

 3-11-16

Thomas Fite, Director

DELEGATED AUTHORITY
Thursday, March 10, 2016

FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION

Forthright Funding Corporation applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed. Applicant is based in Scottsdale, Arizona. They will not be servicing their loans. They currently operate in sixteen states. The staff's review finds that the financial responsibility, character, and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and as stipulated in IC 24-4.4-2-402(2). Applicant is recommended for approval. (REB)

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

 3-11-16
Thomas Fite, Director

DELEGATED AUTHORITY
Wednesday, March 23, 2016

SUBORDINATE LIEN MORTGAGE LOAN LICENSE APPLICATION

InterLinc Mortgage Services, LLC applied via the Nationwide Mortgage Licensing System for a Subordinate Lien Mortgage Lending license. They currently have a first lien mortgage lending license (Lic. #20763). Applicant is based in Houston, Texas. They will not be servicing their loans. They currently operate in seventeen states. The staff's review finds that the financial responsibility, character and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.5 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
Friday, February 05, 2016

Mortgage Loan Originator Applications

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

NMLS #	Last Name	First Name	Middle Name	Suffix
1436929	Acevez	John		Jr.
888840	Alonso	Rodney	Rene	
1445815	Anderson	Jacci	Marie	
1407380	Anet	Amir		
1453290	Bainbridge	Tom		
204597	Barney	Keith	Elwood	
1387344	Bonter	Briana	Babe'	
1331870	Cagle	Aaron	William	
1411132	Chami	Mohammed	Ibrahim	
1445171	Chauhan	Augusta	Lee Cullifer	
7808	Cox	Christopher	Ray	
237968	Daniels	Jeffery	Lynn	
1436659	Dempsey	Kyle	Sutter	
139551	Doncsecz	Michael	William	
1332767	Elsayedali	Hussein	Jamal	
1445822	Ernst	Katherine	Frances	
1449022	Fullenkamp	Abigail	Lyn	
1322805	Grady	Elijah	Dane	
1453809	Grauel	Timothy	Owen	
965991	Guzman	Eric	Maldonado	
1433566	Hamrick	Stefanie	Marie	
1445717	Hardcastle	Christopher	Todd	
337824	Harris	Juanita	Lynn	
1193814	Hayes	Kristian	Sue	
1177943	Hojaije	Khodr	Haidar	

1396219	Holley	Larry	Jessie	
1295817	Hussain	Faisal	Zeeshan	
1133961	Jaiswal	Vrishank	Sanjay	
1445286	Johnson	Zachary	Taylor	
1431238	Jones	Jeffrey	Andrew	
1370116	Knudson	James	Bradley	
89247	Leonard	Joseph	Antonio	II
1452902	Long	Arthur	David	
1423368	Lowe	Zachery	Allen	
1407355	Luu	David		
1441515	Malone	Tiffany	Marie	
1388901	Marley	Ray	Paul	
1448733	McElroy	Kevin	James	
447714	Montenegro	Jesse		
1387388	Mulder	Brooke	Kelly	
1046904	Murdock	Michael	Lamonte	
1450809	Nagle	Joseph	Elliot	
275067	Neal	John	Edward	II
1407415	Ortega	Leslie	Ann	
1168781	Pederson	Will	Carter	
27553	Petrone	James		
661489	Porter	Christopher	Shaun	
441667	Rauch	Brock	David	
1447958	Reiser	Christine	Rose	
1455106	Roudebush	Jay		
173224	Sa	Daniel	Freire de Moraes	
1450487	Smalley	Danielle	Jean	
271030	Smith	Kyle	Dillon	
1293079	Swan	Samantha	Marie	
1451365	Sweeton	Robert	Randall	
1387402	Thach	Jason		

76554	Tindall	Tyler	Alan
1407425	Tolnay	Audrey	Elaine
1436916	Wallington	Cameron	Jael
1222441	Whitsett	Terreia	Syreeta
1449240	Widmoyer	David	James
35742	Wines	William	Allen
1375604	Wood	Dane	Aston-London
1140314	Yount	Brittney	Victory

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


Thomas Fite, Director

**Delegated Authority
Friday, February 12, 2016**

Mortgage Loan Originator Applications

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

NMLS #	Last Name	First Name	Middle Name	Suffix
1107345	Adams	Devin	Lamarr	
1450181	Adcock	Laura	Lee	
1453289	Angel	Scott	Thomas	
30945	Barris	George	Nickolas	
1366816	Bischoff	William	Carl	III
930148	Blay	Kenneth	M	
1438610	Bowman	William	Paul	
408617	Bright Satty	Kelly		
927712	Brock	J.	Christopher	
1444604	Bruno	Jeffrey	Guy	
422667	Cappello	Joseph	Anthony	
997212	Cerny	Jeff	B.	
1427465	Clark	Lauren	Caroline	
148901	Connatser	Bryan		
1054305	Cornell	David	William	
1312233	Cortes Klemans	Carolina	Patricia	
1435737	Curran	Tracy		
1156622	Danlow	Kimberly	Ann	
1443165	Davis	Marcellus	Tremmel	
1407400	Eger	Douglas	Ryon	
1332771	Ferguson	Ryan	Earl	
1453464	Fry	Kimberly	Sue	
1444600	Gambone	Adam	Williams	
1022106	Gantt	Milton	Jay	Jr.
1438317	Garcia	Brittany	Salaaj	

1366274	Goldhammer	Alexander	Scott	
349974	Harrison	John	Travis	
1455776	Harroff	Parker	David	
325447	Hasna	Paul		
1449266	Hughes	Dale	J.	
1382278	Isaac	Corey	David	
1367079	Johnston	Kari	Marie	
1312295	Jones	Edward	Franklin	
438557	Kain	Jason	M.	
1017986	King	Dustin	Timothy	
1312301	Koski	Alexander	Conrad	
1332880	LaFlam	Melanie	Lynne	
23383	Lombardi	Craig	Lawrence	
1367241	Mallah	Yasmin	Oussama	
76599	Martin	Shawn	Patrick	
1387041	Matthews	Marnie	Nicole	
1273486	McClain	Andrew	Robert	
1367247	McNett	Bradley	Scott	
1333698	Morrison	Patrick	Ryan	
1393470	Nowlin	Emily		
1332174	O'Connell	Kevin	David	
1448790	Pancake	Alex	James	
1451358	Parelius	Lucas	Paul	
1367278	Parker	Michael	Ray	Jr.
218877	Peterson	Russell	Kip	
949935	Pope	Donald	Demuth	III
1228443	Powell	Renaldo		
220016	Pusch	Gregory	A.	
533126	Quast	Kevin	Loren	
1444765	Quinn	Joseph	John	
223419	Rayniak	Michael		

1449815	Ritsch	Randolph	Lyn	
1177802	Simmons	Shane	Thomas	
1450808	Solomon	Brian	Jacob	
1367337	Stein	Amber	Marie	
1312132	Stojanovic	Stefan		
421407	Strohmeier	Karen	Hoy	
1312431	Taylor	Ryan	Michael	
1055782	Thornberry	Kelli	Marie	
27260	Toth	James	Robert	
137015	Tucker	Milton	Jeffrey	
1452589	Vargas	Jose	Antonio	Sr.
438580	Vitaniemi	Rebecca	S.	
315010	Weathersby	Curtis	Nathan	
1447037	Wilborn	Darrell	R.	
1455259	Wisowaty	Taylor	Eli	
1366472	Younger	Kyle	Thomas	

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

 2-12-16
 Thomas Fite, Director

Delegated Authority
Friday, February 26, 2016

Mortgage Loan Originator Applications

The following one hundred twenty-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
1377711	Abramowitz	Lane	Jacob	
1398584	Aguilera	Jonathan	Richard	
512062	Alas	Jerson		
1377692	Aluri	Srivalli		
1454732	Atkins	Ty	Leon	
42701	Barron	Glenn	Thomas	
436973	Baustian	Kevin	F.	
23340	Berinde	Camelia	Cristina	
1436790	Bernzott	Sara	Lyn	
7400	Biehl	Barbara	Ann	
1418988	Bittar	Amraa	S.	
1439780	Boyse	Dana	Leigh	
154007	Brittingham	Christopher	Ryan	
1387539	Brown	Joshua	Ryan	
1436204	Brown	William	Christopher	
1454693	Burekhardt	John	Andrew	
1428392	Caldwell	Jhamaar	Najee	
279580	Canfield	Jody	Lee	
1377703	Catona	John	Joseph	
1439783	Cazaux	Casey		
1451910	Chesney	Dylan	Philip	
1412514	Christianson	Kelly	Marie	
1374345	Colgin	Matthew	Lawrence	
1449510	Compton	Deborah	Ann	
1067140	Crocker	Pamela	June	

1366558	Cruikshank	Amanda	Lorraine	
316805	Decker	Chester	Russell	II
1233773	Dickelman	Jason		
1448234	Dietz	Jamie	Ann	
1376910	Dixon	Kevin	Allen	Jr.
32184	Dorr	Jason	David	
1428869	Dorsch	Sean	Patrick	
930152	Eldell	Lance	Lavant	
1456549	Emmans	Joshua	Jay	
1392571	Fitzgerald	Christina	Marie	
1416859	Flynn	Tim		
857915	Fox	James	Cody	
1367059	Gange	Joseph	Michael	
1436121	George	Justin		
413962	Gilliland	Jennifer	James	
1443537	Gilmore	Lucy		
943004	Girton	Cecile	Michelle	
1449740	Hamilton	William	Raymond	
1140318	Hammons	David	Lee	
1037480	Harrell	Megan	Elizabeth	
1456551	Hayden	Brian	Gregory	
375848	Heard	Amanda	Kay Jones	
1215574	Hefty	Morgan	L.	
1450941	Henrick	Jacob	Andrew	
1332803	Hengy	Jeremy	Lawrence	
1420007	Hepner	Jacob	Daniel	
1206751	Hill	Jeremy	Scott	
1344176	Hodder	William	Edward	
1448763	Hopkins	Ryan	Mathew	
1450071	Hrabe	Melissa	Marie	
1312136	Humberston	Shannon	Leigh	

892728	Jesse	Blair		
137174	Juhl	Lorie	LaRae	
1283818	Kim	Elizabeth	H	
575186	King	Lewis		
1366282	Lamb	Tasha	Marie	
1405528	LaRochelle	Tyler	Michael	
1449243	Lawler	Timothy	Scott	
1401445	Leaper	Brian	William	
1395161	Lentz	Chad	William	
1455630	Lettau	Kaylee	Kristine	
1448779	Lewis	Martin	Frederic	
1359813	Lind	Jeffrey	Everett	
1384835	Lopez	Tiffany	Ana	
1394846	Mainardi	Stephen	Paul	II
1455338	Mankin	Shea	Lawrence	
1459576	Marshall	Aaron	Michael	
1182963	Matchett	Jeremy	Patrick	
1367653	McBride	Patrick	Michael	
1435703	McCabe	Derek	Shawn	
461617	McGinnity	Linda	J.	
1393643	McKinley	Nicholas	James	
502012	McReynolds	Shelley	Elizabeth	
498131	Metcalf	Jamey	Vickery	
1290220	Midence	Harold		
1449990	Mitchell	Luke	Edmund	
1367250	Morgan	Chelsea	Michael	
1191802	Neal	Marshell		III
1367255	Newbert	Donette	Nicole	
307807	Nodarse	Andres		
65021	Patel	Dhaval	A.	
1333765	Pease	Justin	Scott	

1459621	Pennoyer	Richard	Andrew	Jr.
1459640	Phipps	Kiera	Monet	
893642	Phun	Brooke	Hoang	
1367283	Popov	Derrick	James	
1448792	Prendergast	Thomas	Joseph	
412708	Quirk	Jennifer	M.	
1455032	Reid	Rick		
1375913	Robinson	Kyle	Robert	
452032	Romero	Aimee	A.	
1450323	Ross	Jennifer	Marie	
14215	Sampsel	Hunter	Hamilton	
1369005	Schlueter	Jed	Edward	
1458753	Schoessel	Andrew	Mason	
1448916	Scott	John	David	
121941	Smith	Peter	Bradley	
1420765	Smith	Marcail	Nicole	
1448795	Sommer	Nicholas	Arthur	
1453065	Southard	Edward	Albert	
1436112	Starr	Brett	Patrick	
1030188	Steinmann	William	Edward	III
570781	Storey	Nicholas	Andrew	
1312332	Suttin	Benjamin	Caleb	
32461	Swank	Timothy	James	
231044	Tally	Kevin	Larry	
1427777	Taylor	Andre	Lavon	
184363	Timpson	Robert	Broadbent	
1204464	Ventresca	Gerardo	Domenic	Jr.
1440526	Walls	Jeffrey	Alan	
171252	Waring	Jason	Allison	
631457	Warren	Kristin		
370940	Wiley	Jennifer	D.	

1333806	Williams	Melvin	Lewis	Jr.
27883	Willoughby	Louis	Clifford	III
1431250	Wilmer	Charles	Edward	III
1378229	Wilmes	Jared	Anthony	
955381	Woldu	Yonas		
873854	Wright	Sidia	Eliz	

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

 2-29-16
Thomas Fite, Director

Delegated Authority
Thursday, March 03, 2016

Mortgage Loan Originator Applications

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

NMLS #	Last Name	First Name	Middle Name	Suffix
1447972	Alba	Janet		
266913	Alvarado	Rose		
1367484	Anderson	Anthony	Wayne	
142013	Barker	Shane	Ariel	
1405069	Bowman	Trishia	Ashley	
1001108	Brooks	Jennifer	Ann	
755928	Cohen	Marvin	Allen	
1295086	Cole	Stacy	Michael	
1445611	Conway	Lamont	Derown	
1437944	Crotty	Christopher	Morgan	
1434507	Dean	Thomas	Harold	
1402352	Blekes	Levente		
956905	Fenn	Pamela	Rachel	
1067205	Foley	Alan	Reid	
261250	Franco	Oscar		Jr.
1380416	Galligan	Matthew	Dean	
1447461	Goldsmith	Philip	Monroe	
1430455	Guevara	Christopher	Andrew	
70253	Hall	Ronald	Gray	
1448703	Hanby	David	Michael	
1445901	Hemphill	Dana	Marie	
1447458	Henderson	Walter	Lee	III
930322	Hernandez	Sindy	Cloribel	
1444534	Hoeffler	John	Scott	
1375805	Holland	William	Robert	

1411177	Hopersberger	William	Scott	Jr.
1437257	Hopper	Richard	Lawrence	
1211190	Hull	Brenner	Matthew	
1154132	Hunt	Christy	Anne	
1374104	Innocenzi	Amanda	Marie	
1231404	Johnston	Lawrence	Edward	
193987	Joines	Scott	Jewell	
1419073	Jones	Diamond	Dominique-Marie	
250914	Lauridsen	Melissa	Anne	
1440741	Le	Lawrence	Huong	
263863	Lerma Castaneda	Jorge	Alberto	
527485	Long	Julie	Anne	
1087128	LoPresti	John		
1224505	McCabe	John	Elmer	
1455112	McCue	Kevin	John	
1312888	McFarland	Alexander	Daniel	
1442527	Mendoza	Gilberto		
1455506	Miller	Brenn	Grafft	
1445016	Molepske	Jeffrey	Justin	
1452688	Nager	Leslie	Michael	
1452670	Nguyen	Michael	Dai Bac	
436976	Nolan	Daniel	R.	
1455402	Parker	Annette	Marie	
610874	Phegley	Scott	R.	
1459510	Porter	Elizabeth	Hagen	
1296023	Porter	Joseph	Clair	
589312	Putnam	Wesley	Winslow	
1448793	Schaefer	Michael	Anthony	
17882	Schmidtke	Nicholas		
1107384	Seid	Bradley	Evan	
1437640	Siverson	Henry	Alan	

1433612	Spellman	Daniel	James	
1435652	Taddy	Regina	Amber	
232037	Timpson	Herbert	Dockstader	
1437314	Vandervoort	John	Richard	
1462565	Vinnitsky	James	Robert	
361492	Weinshank	Hal	Wesley	
1447959	West	Gregory	Michael	Jr.
1421401	Whitlock	Tresven	Lamar	

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

 3-3-16
Thomas Fite, Director

**Delegated Authority
Friday, March 11, 2016**

Mortgage Loan Originator Applications

The following eighty-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
1407226	Allred	Justin	David	
14872	Amato	Denyel		
1437523	Andresen	Corey	Scott	
1210463	Banks	Jomar		
1437550	Barrick	Blake	Donovan	
1340059	Bermudez	Izuey		
149398	Boord	Timothy	Paul	
1454514	Boyles	Kristie	Marie	
44186	Christiano	James	Jay	
193262	Clennan	Robert	James	
1039826	Cline	James	Matthew	
380078	Dibenedetto	John	Joseph	
1452882	Donelson	Ronald	Edward	
1448866	Dufoor	Kevin	Thaddeus	
1243641	Faccadio	Jodi	Lisa	
1283999	Fieldman	Davis	J.	
224017	Frady	Justin	Peter	
1454515	Gaddie	Jessica	Lanesha	
1457345	Gamble	Christina	Marie	
1452659	Girouard	Heather	Lyn	
1212961	Granados Moreno	Luis	Carlos	
595706	Hansen	Joel	Edward	
20309	Hanson	Jason		
1455042	Harris	Hannah	Marie	
438552	Hazel	Scott		

799609	Henry	Ronald	James	
1448765	Householder	Andrew	Charles	
1445516	Howard	Christopher	Shawn	
543388	Huff	Brian	A.	
1454511	Hyde	Tiffany	BaRachel	
1454525	Jeckot	Katie	May	
181798	Johnson	Thomas	Christian	
339728	Justice	Chad	Joseph	
1299643	Kaufman	Timothy	Nick	
32879	Kilroy	Patricia	Dorothy	
1420814	Kim	Joseph	Inhwan	
1454508	Kramer	Alexander	Stanley	
1461904	Lauritsen	David	Mark	
1462574	Lee	Rachel	Hankyung	
1454520	Lello	Charles	James	IV
1319782	Leone	Kevin	Thomas	
1405208	Long	Jonathan	Lee	
1461252	Maygar	Matthew	Richard	
1461255	Mayrand	Andrew	Norman	
1023671	Merzin	Joshua	Shelby	
1456028	Minnefee	Larry	Douglas	II
1448911	Moore	Shawndra	Nicole	
1461279	Nahar	Sabikun		
1454533	Negro	Jaclyn		
1454975	Newell	Spencer	H.	
234080	Nickolson	Monique	C.	
158247	Novelli	Thomas	Joseph	Jr.
963618	Nupp	Colin	Matthew	
1424300	Osborn	Clinton	Berlin	
1387389	Oster	Melissa	Mae	
1037689	Potter	Rickland	Louis-Eugene	

179775	Potts	Tommy	Lloyd	
1461319	Potts	Katy	Elizabeth	
1459544	Powell	Annese		
1186648	Powers	April	Dawn	
1460089	Prater	Jessica	Nicole	
951262	Prepolec	Joseph	John	
193214	Rieman	Richard	M.	
1453899	Rogers	Duncan	Andrew	
1461347	Rollinson	LaVaughn	Gregory	
1454518	Rosenthal	Jake	Tyler	
1219437	Russell	Jacob	Lee	
1461358	Samuels	Charles	Albert	
1451268	Schott	William	Edward	Jr.
1455244	Schroff	Tory	Ryan	
1461366	Seaman	Sean	Patrick	
197982	Shatskiy	Maksim		
1452878	Smith	Monte		
445905	Smith	Melanie	Renee	
60122	Snyder	Milton	Kirkwood	IV
1430529	Suval	Bret	Eric	
1066330	Sweeney	Wayne	Michael	
1461411	Tartaglia	Michael	Robert	
1454513	Tascione	Vincent	Rocco	
1461413	Thibeault	Eric	Russell	
1460346	Thomas	Laterria	Dionne	
1461415	Thompson	Casey	Robert	
390017	Tinnes	James	M.	
1405522	Toops	Jon	Barrett	
1461423	Trotter	Devian	Dharon	
1461435	Weitzman	Kyle	Leigh	
1461436	Wenzel	Lauren	Elizabeth	

1461439	White	Alicia	Michelle
1459024	Wilbur	William	Rhett

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



Thomas Fite, Director

Delegated Authority
Wednesday, March 23, 2016

Mortgage Loan Originator Applications

The following one hundred eleven 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
1443725	Aichner	Michael	Louis	
1459734	Baker	Patrick	Wade	
1382969	Bannon	Erin	Rachael	
1443655	Barrett	Carlton	Anthony	Jr.
268652	Berukoff	John	Jay	
1124781	Bittle	Christi	Kay	
1283604	Bongiorno	Vittorio	Angelo	
1392600	Booth	Trevor	John	
139072	Brown	David	Charles	
139070	Callanan	John	Francis	
1178630	Campagna	Jordan	Lee	
896131	Castro Alvarez	Maria	Josefina	
1465223	Christensen	Terry	Wayne	
182336	Ciamaichelo	James	Dominic	
1464854	Coons	Jodi	Ann	
819510	Cramer	Robert	Deve	
1459957	Dagley	John	Cordich	
762083	Davis	Lee	Wayne	II
1461449	DeWeese	Jancin	Lynn	
1149107	DiCesare	Daniel	James	
133157	Diggins	Barry	Charles	
139005	Dilege	Kathleen	O'Dell	
59973	Domingo	Peter		
1338130	Dominguez	Bianca	Jenny	
1458121	Fessenden	Alison	Gloria	

952870	Foote	Christian	
164973	Frenck	Brian	Andrew
1466707	Geneux	Danielle	Rae
1459807	Getsay	Richard	Gene
1457434	Graham	Kristina	Anne
319749	Grass	Dustin	Michael
353442	Grewal	Balbir	Singh
263853	Grist	Robin	Michelle
427458	Guilinger	Elizabeth	Ann
369887	Haffner	Kevin	G.
826255	Hanson	James	Keith
114815	Hess	Brandon	Peter
1456699	Hoormann	Daniel	James
30002	Isaac	Oneal	Ameer
1442357	Jamil	Zoya	
1254894	Johnson	Preston	
422374	Judd	Nathan	Stephen
31220	Kasham	Mahmood	Tawfik
1464197	Kebert	Jeffrey	Andrew
1450327	Keller	Amelia	Eileen
1169096	Keough	John	Francis
1448918	Kernya	Jacob	James-Claude
1464124	King	Joan	Linda
1464132	Larkins	Misty	Lyn
425758	LaValley	Jason	Richard
260284	Lombardo	Jesse	James
1461237	MacDonald	Caitlin	Marie
1012510	Martin	Horacio	
1461249	Mattei	Maximilian	Joseph
1461248	McAteer	Daniel	Lee
1387630	McGregor	Michelle	Rebecca

139592	McLuckie	Patrick	William	
1461263	McManis	William	Anthony	II
1469253	Meihls	Travis	James	
1437146	Melton	Ryan	Anthony	
138057	Mojsiejenko	Roger		
197137	Moulesong	Mark	Andrew	
1461267	Mulligan	Megan	Hazel	
1011485	Munguia	Peter	John	
1461284	Nicholls	David	Christopher	
1269872	Nickell	Pam		
930471	Nunez	Maria	Refugio	
1461286	Omishope	Abiola	O.	
1464861	Ortega	Joseph	Rey	
1459956	Paul	Tanner	Ryan	
1461294	Payne	Sarah	Aretta	
139063	Peters	Robin	M.	
1425503	Pinon	Michael	Anthony	
452060	Plahitko	James	William	III
1011523	Poole	Zachary	Alexander	
1461321	Precht	Megan	Aleece	
1405467	Presley	John	David	
232536	Probasco	Todd	Randall	
1117013	Proverbs	Shannon	Balanon	
1387392	Queener	Daniel	Otis	
1457794	Quinn	Brenda	Lee	
1461329	Rammal	Nasseem	Radwan	
910479	Rasmussen	Kenna	Marie	
1458766	Roarabaugh	Casi	Lynn	
1453197	Robinson	Scott	Alan	
181864	Rukab	Abraham	Zacky	
180651	Salem	Joseph	Hassan	

166666	Sedej	John	Christopher
1237207	Senkus	Wanda	D.
1470988	Shafer	Tyler	Aaron
324050	Smith	Jeremiah	Truman
755994	Smith	William	James
239475	Souza	Charlene	R.
102706	Symington	Dawn	M.
1464128	Tallman	Brandy	Nicole
531871	Tamez	Leopoldo	Esparza
1464207	Tegerdine	Emily	Kate
1461412	Teplitsky	Kiril	
1446609	Thomas	Charles	Joseph
1458099	Timpson	Zachary	Taylor
1435915	Unger	Sara	Elizabeth
948808	Veltkamp	Thomas	James
27537	Vigh	Jessica	June
1461426	Washington	Larry	Edward
1455048	Watson	Lorissa	Ann
1461430	Wedesky	Zachery	Frank
1461648	Wisniewski	Holly	Danielle
138005	Woodward	Peter	David
1109563	Young	Lawanda	Kaye
1461444	Young	Lawrence	Michael
225024	Zdunek	Donald	Jeffery

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



Thomas Fite, Director