

DEPARTMENT OF FINANCIAL INSTITUTIONS
MINUTES OF MEETING
June 14, 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; Ryan Black, Deputy Director, Consumer Credit Division; Christopher Dietz, Deputy Director, Depository Division; Lyndsay Miller, General Counsel; Nicole Buskill, General Counsel; Troy Pogue, Supervisor, Administration Division; Kirk J. Schreiber, Senior Depository Analyst and Assistant Secretary, Bank Division; Matthew Delaney, Examiner, Bank Division; Dalton Shultz, Examiner, Bank Division and Sharmaine Stewart, Administrative Assistant.

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

- A. Members Present: Thomas C. Fite, Director; Richard J. Rice, Chairman; Mark Schroeder, Vice Chairman; Donald E. Goetz and Jean L. Wojtowicz. Paul Sweeney was absent.
- B. Date of next meeting: July 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 March 15, 2018 meeting.

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

D. CREDIT UNION DIVISION:

1. Financial Center First Credit Union, Indianapolis, Marion County, Indiana

Mr. Kirk Schreiber, Senior Depository Analyst presented this application. Mr. Schreiber informed the Members that Financial Center First Credit Union ("Financial Center") and Kokomo Heritage Federal Credit Union, Kokomo, Indiana ("Kokomo Heritage") propose to effect a merger pursuant to IC 28-7-1-33.

Financial Center and Kokomo Heritage entered into a merger agreement dated March 29, 2018. Financial Center will survive the merger and Kokomo Heritage's main office will become a branch of Financial Center. As a part of the merger, Financial Center requested to add Howard and Tipton Counties as a qualified group to its field of membership.

Mr. Schreiber reviewed and informed the Members that each of the statutory requirements of IC 28-7-1-33 had all been satisfactorily met.

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Mr. Goetz asked about capital levels for credit unions. Deputy Director Dietz responded that bank and credit union capital levels are similar based on the risk tolerance of the institution. Additionally, Mr. Dietz provided some data on averages for state chartered banks and credit unions.

A motion for approval of the application was made by Mr. Schroeder and seconded by Ms. Wojtowicz. The application was unanimously approved.

E. DIRECTOR'S COMMENTS AND ACTIONS:

1. Deputy Director Williams discussed the financial statements which were included in the Members' packets. FY 18 projections were based on the changes to the fee schedules approved by the Members in June of 2017 which consisted of the following: 1) elimination of the Subordinate Lien Mortgage License resulting in one mortgage license which covers both First Lien and Subordinate Lien Mortgage activity, and 2) elimination of the GAP Administrators and Debt Cancellation application and renewal fees. Although not part of the fee schedules, the Members also approved a 25% Fee Holiday on consumer credit renewals, volume fees, and bank and credit union assessments.

Deputy Director Williams informed the Members the updated projections for FY 18 indicate total revenue of \$6,202,000 compared to the original projections of \$6,355,000. There was one less conversion than originally projected and renewal fees are lower due to less than projected mortgage loan originator renewals. The lower revenue was offset by higher than projected mortgage loan originator licenses which were already \$31,000 higher than last year. Updated FY 18 expenses were projected to be \$7,666,000 compared to the original projection of \$7,766,000. Deputy Director Williams explained the primary reason for the decrease in expenses is a decrease in the in-state travel expenses which is dependent upon the number of employees, the location of their work assignments from year to year, and how often they may work for home. Even though the average staffing increased from 51 in FY 17 to 59 in FY 18, in-state travel is lower than originally projected.

Based upon the updated financial results for FY 18, there would be a net deficit of approximately \$1,460,000, which is \$53,000 greater than originally projected, and the fund balance would decrease to \$6,986,000.

Deputy Director Williams informed the Members that due to increasing expenses projected in FY 19 the changes being recommended to the fee schedules for FY 19 would have minimal impact to revenue. The changes consisted of the following: 1) changing the renewal due date for Check Cashers from August 1st to December 31st, 2) changing the renewal due date for Pawnbrokers from June 1st to December 31st, and 3) minor changes to the corporate fiduciary fee assessment schedule for entities over \$1 billion, resulting in a small increase in revenue of \$2,300. This fee schedule was also expanded to provide additional fee classifications for entities with assets of greater than \$10 billion.

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Deputy Director Williams stated the staff was also requesting the Members approve a separate one-time waiver for Pawnbrokers' December 31, 2018 renewal resulting from the aforementioned recommendation to change their renewal due date from June 1st to December 31st. These entities just completed their renewals in accordance with the FY 18 Fee Schedules. Without a waiver they would be required to pay twice in the same calendar year. The approval of the waiver will result in Pawnbrokers not renewing again until December 2019 (FY 20). The fiscal impact of the waiver is a \$115,000 decrease in FY 19 revenue.

Based on the proposed fee schedules for FY 19 and the waiver for Pawnbrokers on their renewal due December 31, 2018, FY 19 revenue was projected to be \$8,336,000.

Deputy Director Williams informed the Members that FY 19 expenses were expected to increase to \$8,906,000, an increase of \$1,200,000 over FY 18 expenses. The increase in expenses is primarily due to an increasing staffing level, an increase in starting salary, and recently approved salary increases for department staff. Projected salary expenses of \$7,046,000 was based on a staffing level of 68; however, there were still vacant positions available to fill which would result in an increase in expenses. As a result of an increase in staff, there is a corresponding increase in training, in-state travel, and out-of-state travel.

Based on the projected revenue of \$8,336,000 and projected expenses of \$8,906,000, a net deficit of \$569,000 was projected, resulting in a fund balance of \$6,417,000.

Following Deputy Director Williams' presentation of the financial forecast and proposed fee schedule, Director Fite initiated a discussion pertaining to the 25% fee holiday approved in June of 2017. Director Fite stated that a number of positive changes have occurred since the topic of fee revenue was last discussed at the June 2017 Members' meeting. The most notable of recent improvements relate to: improving the depleted staffing position; salary measures to bolster recruiting and retention; creation of new positions for the acquisition of seasoned expertise; and, facility improvements to reduce the amount of necessary examiner travel. In combination, the costs associated with these agency improvements result in a net deficit spending forecast for the coming year. The Members were reminded that this is precisely the desired impact discussed one year prior. Further, with the planned implementation of additional action plans associated with the internal risk assessment, the deficit for the coming year will in all likelihood be larger than currently forecasted. Director Fite stated that a slight fee increase may be needed when the fee schedule is approved next year. The plan remains to curtail the depletion of the agency's dedicated fund through multiple years of modest increases in fee income such that the agency's expenditures and income are balanced at the time when the dedicated fund reaches a dollar amount representing four to six months of total expenses.

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Chairman Rice expressed concern that the low cost of licensing may be exposing Indiana consumers to weaker providers from out of state. Member Mark Schroeder noted that the low examination fees for mortgage regulation is likely commensurate with the examination program in place at this time. Director Fite asked Deputy Director Black to outline a summary of the mortgage examination improvements in process of being developed. Deputy Black informed the Members of work completed to date to expand both mortgage examination procedures and expertise including: the formation of a mortgage examination committee, development of new examination modules, review of work programs utilized by other regulatory authorities, and visitations with examination staff from other states.

Following the discussion of the steps to expand mortgage examination procedures and expertise, Chairman Rice called for the Members to vote approve the proposed FY 19 Fee Schedules.

A motion was made by Member Wojtowicz and seconded by Member Goetz. No additional comments or questions were offered and the measure passed unanimously.

Chairman Rice then called for the Members to vote to approve a waiver on the Pawnbrokers renewal fee due December 31, 2018.

A motion was made by Member Wojtowicz and seconded by Member Schroeder. No additional comments or questions were offered and the measure passed unanimously.

2. Deputy Director Christopher Dietz presented a proposed expedited branch procedures approval policy to the Members for their discussion. Mr. Dietz indicated that the staff would like the opinion of the Members on the concept of expedited procedures and would like the Members to opine on the proposed policy language. Mr. Dietz discussed the reason for developing such a procedure, including reduced regulatory burden on the industry and providing more efficient internal processes for Department operations. Mr. Dietz discussed the current branch application process and the 30-60 day timeframe it takes to turn around most applications. Mr. Dietz also discussed providing regulatory relief for those institutions that the Department had a comfort level with based on their risk profile and financial condition, while also recognizing that those institutions that may not fit the outlined criteria don't necessarily present a supervisory concern. The proposed policy would not necessarily restrict institutions who do not meet the criteria from establishing or relocating a branch, those institutions who do not meet the criteria would simply flow through the current approval process.

Mr. Dietz walked through the proposed policy, touching on the initial exclusions for branch activities as a part of a larger corporate transaction and the exclusion for activities where an institution insider may be involved. Mr. Dietz then walked through the six

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criteria required to be met to enter the expedited process. Criteria focused on the composite CAMEL(S) and Management component ratings of the institution; an institution's capital level; earnings position; outstanding or pending corrective actions; compliance with statutory fixed asset / real estate standards; and, in the case of a credit union, that the branch being proposed must be located within the State of Indiana. Mr. Dietz mentioned the staff's comfort level with these criteria, particularly the CAMEL(S) ratings piece given the frequency of examinations and also through off-site monitoring the Department has the opportunity to enter an institution mid exam cycle and adjust these ratings. Mr. Dietz also discussed the capital criteria and why the level was significantly above a Well-Capitalized classification in order to allow for a cushion in relation to potential risk. Mr. Dietz also discussed the proposed policy language that the institution Board should send their approval of the establishment or relocation of a branch to the Department, along with how they meet these criteria. Finally, the language allowing the Department the right to request additional information, if deemed necessary, was outlined.

Ms. Wojtowicz expressed her recommendation that the proposed policy should clarify the time in which an institution should expect a response from the Department in order to alleviate any ambiguity as to whether the Department would be requesting additional information.

Mr. Schroeder discussed the relatively limited timeframe, 30 days, in which an institution had to notify the Department before opening a branch or relocating, indicating this may make for a tight timeline to request additional information.

Chairman Rice discussed the need to ensure the proposed policy does not allow too much leeway in the process and reduce the amount of flexibility the Department should have in approving these types of activities and the supervisory relationship in general. Chairman Rice discussed previous regulatory situations where possibly too much latitude was given to institutions and the after effects of that were negative for the regulatory agency and the supervisory process. Chairman Rice expressed that he would like to see a credit quality metric or provision be added to the proposed policy criteria as an additional way to measure credit risk exposure in-between examination cycles and provide the Department with a pathway to dive deeper into potential issues that may not be fully exposed under the proposed criteria. Situations could arise where an institution was heavily dependent on a particular industry, employer, or other subset and decline in those subsets could have a very quick impact on the credit quality of an institution's loan portfolio and the Department may not want an institution to expand branch locations as a means to mitigate current asset quality issues.

Mr. Goetz and Ms. Wojtowicz expressed that they believed the CAMEL(S) composite rating would generally capture a deterioration in financial / credit conditions in-between examinations as the DFI has the ability to adjust ratings in non-examination periods and

performs off-site monitoring. Potentially diving deeper into the financial analysis would limited the expedience of this process.

Mr. Dietz discussed the potential issues with relying a specific credit metric to identify credit deterioration, such as delinquency trends, but staff could look at a way to incorporate additional credit evaluation criteria. Mr. Dietz also agreed with Chairman Rice's concerns on an individual event that could cause a rapid decline in credit quality and an institution trying to expand their way out of the problem.

Mr. Schreiber discussed the expedited procedure guidelines for the FDIC and FRB in which the analyst makes a determination after receiving the application if the process can be expedited based on information outlined in the application.

Mr. Rice suggested consideration for including that the Asset Quality component of an institution also be a part of criteria for expedited approval eligibility and to consider other ways credit quality could also be included.

Mr. Rice suggested, with other members of the Board agreeing, to table the measure to allow DFI staff to consider the factors discussed and make revisions to the proposed policy.

3. Counsel Miller gave a brief overview of the 2018 general session, the 2018 special session, summer study committee assignments, as well looking forward toward and preparing for the 2019 general session. Copies of the Department's 2018 Omnibus Bill Summary, which also included dollar adjustments to the Department's Administrative Code, along with industry Q&A's, were included in the meeting packet. Lastly, as a result of the codification into statutes during the 2018 legislative session of certain additional charges that had previously been approved through policy by the Members, such policies are now moot. Counsel Miller presented the Members with a Resolution Rescinding Additional Charges Policies and Procedures Previously Approved Pursuant to the Indiana Uniform Consumer Credit Code (Ind. Code §§ 24-4.5-2-202 and 3-202) to memorialize that previous approvals by policy made by the Members Board concerning Skip-a-Payment fees, Expedited Payment fees, GAP Programs, and Debt Cancellation programs are rescinded. The Resolution further reflects that Department staff is instructed and delegated to take all administrative actions necessary to repeal and/or rescind a certain publication published in the Indiana Register regarding allowance of Skip-a-Payment and Expedited Payment fees from 2006.

A motion for approval of the Resolution was made by Mr. Schroeder and seconded by Mr. Goetz. The Resolution was unanimously approved, and Chairman Rice did execute the same on behalf of the Members.

4. Counsel Miller provided an overview of the pending judicial review in the matter of Webb Ford, Inc.

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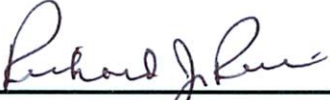
5. Mr. Schroeder reported that he received a call from the Governor's office communicating to him his formal re-appointment as a Member of the DFI Board. His new term expires June 30, 2022.

6. 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, Mr. Schroeder seconded the motion, and it passed unanimously.

APPROVED:



Richard J. Rice, Chairman

ATTEST:



Lyndsay Miller, Secretary

**ACTION TAKEN UNDER DELEGATED AUTHORITY
MARCH 14, 2018**

1. **BANK OF WOLCOTT, WOLCOTT, WHITE COUNTY, INDIANA**

The bank has requested permission to hold a parcel of property in excess of three years for future expansion as prescribed in IC 28-1-11-5. The parcel was purchased on June 30, 2009, and is located at 113 North Range Street, Wolcott, Indiana. The bank intends to use this property as a future branch facility as provided in a letter to the Department. At the bank's board meeting on November 15, 2017, the board adopted a board resolution reaffirming that the bank expects to use the parcel of real estate for future expansion. Allowing the bank to continue to hold the real estate does not appear to endanger the safety and soundness of the financial institution. **IT IS RECOMMENDED THE BANK BE GRANTED AN EXTENSION TO HOLD THIS PARCEL OF REAL ESTATE UNTIL THE 10 YEAR STATUTORY LIMIT ON JUNE 30, 2019. (KJS).**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

**ACTION TAKEN UNDER DELEGATED AUTHORITY
MARCH 14, 2018**

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

The bank has entered into a Purchase and Assumption Agreement dated February 12, 2018, with MainSource Bank, Greensburg, Decatur County, Indiana for five bank branches.

The bank has applied to the Department for approval to establish five branch banking offices to be located at: 1) 304 East 10th Street, Greensburg, Decatur County, Indiana; 2) 1901 25th Street, Columbus, Bartholomew County, Indiana; 3) 2310 West Jonathan Pike, Columbus, Bartholomew County, Indiana; 4) 803 Washington Street, Columbus, Bartholomew County, Indiana; and 5) 529 Washington Street, Columbus, Bartholomew County, Indiana. The application was received on February 22, 2018. This institution will have a total of 58 branches after the acquisition of the five banking offices. **APPROVAL IS RECOMMENDED – (KJS).**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TLF

2. **AMERICAN BANK OF MISSOURI, WELLSVILLE, MONTGOMERY COUNTY, MISSOURI**

An application for issuance of a certificate of admission was received from the American Bank of Missouri, Wellsville, Montgomery County, Missouri (“American Bank”). American Bank filed the application to enable it to transact business in Indiana in accordance with the provisions of IC 28-1-22. The Missouri state-chartered commercial bank intends to engage in SBA lending in the State of Indiana through a Loan Production Office located at 935 Conner Street, Suite 212, Noblesville, Indiana. Marissa Rodgers, 746 Longford Way, Noblesville, Hamilton County, Indiana has been appointed as resident agent for service of legal process by American Bank. **ISSUANCE OF A CERTIFICATE OF ADMISSION IS RECOMMENDED – (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TLF

**ACTION TAKEN UNDER DELEGATED AUTHORITY
APRIL 3, 2018**

1. FIRST MERCANTS BANK, MUNCIE, DELAWARE COUNTY, INDIANA

The bank has applied to the Department for approval to relocate a branch office from 4 North College Avenue, Oxford, Butler County, Ohio to 335 South College Avenue, #101, Oxford, Butler County, Ohio. The application was received on March 21, 2018. The branch is to be known as the Oxford Ohio Branch. The bank will continue to have 116 branches after the relocation. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

2. CENTIER BANK, WHITING, LAKE COUNTY, INDIANA

The bank has applied to the Department for approval to establish a branch office to be located at 11684 Allisonville Road, Fishers, Hamilton County, Indiana. The application was received on March 15, 2018. The branch is to be known as the Fishers Crossing Branch. This will be the institution's 60th branch. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

3. TECH CREDIT UNION, CROWN POINT, LAKE COUNTY, INDIANA

The credit union has applied to the Department for approval to establish a branch office to be located at 9707 West 133rd Avenue, Cedar Lake, Lake County, Indiana. The application was received on March 12, 2018. The branch is to be known as the Cedar Lake Branch. This will be the institution's ninth branch. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

4. PACIFIC WESTERN BANK. BEVERLY HILLS, LOS ANGELES COUNTY, CALIFORNIA

An application for issuance of a certificate of admission was received from Pacific Western Bank, Beverly Hills, Los Angeles County, California ("Pacific Western"). Pacific Western filed the application to enable it to transact business in Indiana in accordance with the provisions of IC 28-1-22. The California state-chartered commercial bank intends to offer a comprehensive suite of financial services focused on entrepreneurial businesses in the State of Indiana. Pacific Western will not have any offices in Indiana. CT Corporation System, 150 West Market Street, Indianapolis, Marion County, Indiana has been appointed as resident agent for service of legal process by Pacific Western. **ISSUANCE OF A CERTIFICATE OF ADMISSION IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

**ACTION TAKEN UNDER DELEGATED AUTHORITY
APRIL 20, 2018**

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

The bank has applied to the Department for approval to relocate a branch office from 12460 State Road 23, Granger, St. Joseph County, Indiana to 12455 Adams Road, Granger, St. Joseph County, Indiana. The application was received on March 27, 2018. The branch is to be known as the **Granger Branch**. The bank will continue to have 80 branches after the relocation. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

2. INDIANA MEMBERS CREDIT UNION, INDIANAPOLIS, MARION COUNTY, INDIANA

The credit union has applied to the Department for approval to establish a branch office to be located at 3975 West 106th Street, Carmel, Hamilton County, Indiana. The application was received on March 21, 2018. The branch is to be known as the **West Carmel Branch**. This will be the institution's 25th branch. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

3. 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:

Spivey's Towing – Indianapolis, IN – 5 members (common bond of occupation as defined by IC 28-7-1-10)

Klds Count, LLC – Brownsburg, IN – 120 members (common bond of occupation as defined by IC 28-7-1-10)

APPROVAL IS RECOMMENDED - (KJS)

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

**ACTION TAKEN UNDER DELEGATED AUTHORITY
MAY 3, 2018**

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

The bank has applied to the Department for approval to establish a branch office to be located at **855 Webster Street, Suite 200, Fort Wayne, Allen County, Indiana**. The application was received on April 13, 2018. The branch is to be known as the **Skyline Tower Branch**. This will be the institution's 117th branch. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

2. **FINANCIAL CENTER CREDIT UNION, INDIANAPOLIS, MARION 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:

GVC Mortgage – Pendleton, IN – 250 members (common bond of occupation as defined by IC 28-7-1-10)

APPROVAL IS RECOMMENDED - (KJS)

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

3. **PINNACLE BANK, NASHVILLE, DAVIDSON COUNTY, TENNESSEE**

An application for issuance of a certificate of admission was received from Pinnacle Bank, Nashville, Davidson County, Tennessee ("Pinnacle"). Pinnacle filed the application to enable it to transact business in Indiana in accordance with the provisions of IC 28-1-22. The Tennessee state-chartered commercial bank intends to engage in commercial real estate lending in the State of Indiana through a Loan Production Office located at 2299 Anderson Road, Newburgh, Indiana. CT Corporation System, 150 West Market Street, Indianapolis, Marion County, Indiana has been appointed as resident agent for service of legal process by Pinnacle. **ISSUANCE OF A CERTIFICATE OF ADMISSION IS RECOMMENDED – (KJS)**

DEPUTY APPROVED CCD

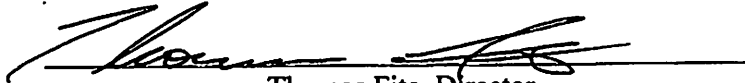
DIRECTOR APPROVED TF

DELEGATED AUTHORITY
Wednesday, March 28, 2018

MORTGAGE LENDING LICENSE APPLICATION

Assurance Financial Group, L.L.C. 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 Baton Rouge, Louisiana. 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-one 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



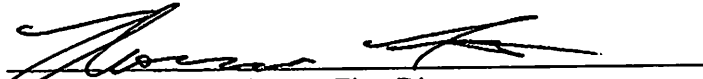
Thomas Fite, Director

DELEGATED AUTHORITY
Wednesday, March 28, 2018

CIVIL PROCEEDING ADVANCE PAYMENT LICENSE APPLICATION

Plaintiff Funding Holding, Inc dba LAWCASH; Plaintiff Support Services; applied for a civil proceeding advance payment license. They are not currently licensed with the Department. The applicant is based in Brooklyn, New York. They will be originating civil proceeding advance payment (CPAP) transactions. CPAP transactions are repaid out of any civil proceeding awarded to consumers. They plan to obtain CPAP transactions through attorneys. They are licensed in five states. The applicant is aware of the notice and disclosure requirements in Indiana for CPAP transactions as stipulated in IC 24-12. The staff's review finds that the financial responsibility, character, and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.5 and as stipulated in IC 24-4.5-3-503(2). Applicant is recommended for approval. (REB)

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

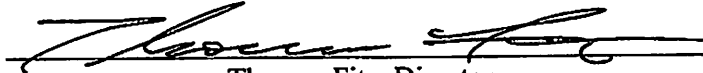

Thomas Fite, Director

**DELEGATED AUTHORITY
Wednesday, March 28, 2018**

NON-DWELLING SECURED LOAN LICENSE APPLICATION

OneMain Financial Services, Inc. applied for a consumer loan license. They are a owned by Springleaf Finance Corporation. Springleaf Finance Corporation also owns OneMain Financial of Indiana, Inc. (18922). The applicant is obtaining the license to consolidate legal entities. The applicant is based in Evansville, Indiana. They will be financing secured and unsecured loans for the purchase of goods for consumers. They plan to obtain loans through fifty-six Indiana branch locations. They are currently licensed in forty-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 24-4.5 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, March 28, 2018**

CHECK CASHING LICENSE APPLICATION

HFG Cash Services, LLC dba Simpson's Supermarket applied for a check cashing license. The applicant is purchasing a check cashing business from B &NJ, Inc. dba Simpson's Supermarket (Lic. #10593). The applicant is based in Bowling Green, Kentucky. They will have a location in Evansville, Indiana. They will be cashing checks for a fee that does not exceed the fee limitations required by IC 28-8-5-17. 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 28-8-5. Applicant is recommended for approval. (REB)

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


Thomas Fite, Director

DELEGATED AUTHORITY
Wednesday, April 04, 2018

NON-DWELLING SECURED LOAN LICENSE APPLICATION

Confie Premium Finance, LLC applied for a consumer loan license. They currently have a registration under their former name **Affirmative Premium Finance, Inc.** (10568). The applicant is based in Baton Rouge, Louisiana. They will be originating loans for consumers to purchase insurance premiums. They plan to obtain loans through referrals from affiliated insurance agents. 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 24-4.5 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, April 12, 2018

MORTGAGE LENDING LICENSE APPLICATIONS

JMAC Lending, Inc. dba Sol Mortgage 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 Santa Ana, California. The applicant will be engaging in first lien mortgage lending. They will not 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)

Park Lane Finance Solutions, 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 Staunton, Virginia. The applicant will be engaging in first lien mortgage lending. They will be servicing their loans. They are currently licensed in five 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)

Prime Choice Funding Inc. dba PCF Wholesale; Prime Choice Funding; 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 Tustin, California. The applicant will be engaging in first lien mortgage lending. They will not be servicing their loans. They are currently licensed in twenty-seven 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, April 12, 2018

GUARANTEED AUTO PROTECTION PROGRAM APPLICATION

Aftercare, Inc. dba Motorcycle Management Consulting Services, a third party administrator, is requesting approval for a Guaranteed Auto Protection (GAP) Program. The applicant is based in Santa Ana, California. The maximum charge for the GAP program to consumers is \$506. Deductibles paid by consumers are paid up to \$1,000. The program has a thirty day free look period. Refund upon prepayment in full is calculated by pro-rata method. Consumers will finance a minimum of 80% of MSRP for a new vehicle and NADA retail value for a used vehicle. There is a contractual liability policy issued by Virginia Surety Company, Inc. The initial dealer requesting approval is North End Cycle Shop, Inc (License #2528). All future creditors/dealers will agree to abide by the same terms as the dealers approved in this application. The staff's review finds that the charge would be of benefit to the consumer and is reasonable in relation to the benefits as provided for under IC 24-4.5-2-202(1)(c)/3-202(1)(e). Approval is subject to review at a future date as deemed necessary by the Department. It is recommended that the program be approved as submitted and subject to the above conditions. (REB)

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


Thomas Fite, Director

DELEGATED AUTHORITY
Thursday, April 12, 2018

NON-DWELLING SECURED LOAN LICENSE APPLICATION

Prestige Financial Services, Inc. dba 888DROPMYRATE; Prestige Financial; applied for a consumer loan license. They are not currently licensed with the Department. The applicant is based in Draper, Utah. They will be originating automobile loans for consumers. They plan to obtain loans through their website. They are currently licensed in thirty-one 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

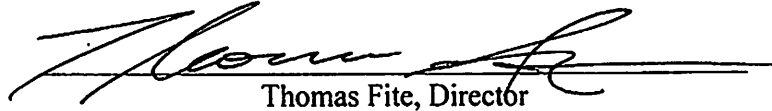
58337

DELEGATED AUTHORITY
Thursday, April 26, 2018

CIVIL PROCEEDING ADVANCE PAYMENT LICENSE APPLICATION

US Claims OPCO LLC applied for a civil proceeding advance payment license. They are not currently licensed with the Department. The applicant is based in Delray Beach, Florida. They will be originating civil proceeding advance payment (CPAP) transactions. CPAP transactions are repaid out of any civil proceeding awarded to consumers. They plan to obtain CPAP transactions through attorneys. They are licensed in Vermont, Nebraska, and Tennessee. The applicant is aware of the notice and disclosure requirements in Indiana for CPAP transactions as stipulated in IC 24-12. The staff's review finds that the financial responsibility, character, and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.5 and as stipulated in IC 24-4.5-3-503(2). Applicant is recommended for approval. (REB)

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



Thomas Fite, Director

38462

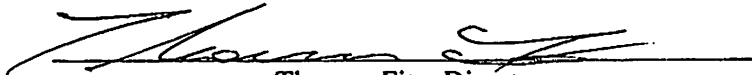
DELEGATED AUTHORITY
Monday, May 21, 2018

MORTGAGE LENDING LICENSE APPLICATIONS

Promontory Fulfillment Services 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 Danbury, Connecticut. The applicant will be engaging in first lien mortgage lending, subordinate lien lending, and third party underwriting and processing. They will not be servicing their loans. 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)

TJC 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 Birmingham, Alabama. The applicant will be engaging in first lien mortgage lending. They will not be servicing their loans. They are currently licensed 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 24-4.4 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
Wednesday, May 23, 2018

PAWNBROKING LICENSE APPLICATION

S&J Holdings LLC dba Circle City Pawn has applied for a Pawnbroker license. They are not currently licensed. The applicant is based in Indianapolis, Indiana. They plan to pawn a variety of items. Mr. Jim Snyder, Member; Mr. Scott Albert, Member; and Mr. Howard Justice, Member; met with the Department to discuss the application and compliance with IC 28-7-5. The staff's review finds that the financial responsibility, character, and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly as stipulated in IC 28-7-5-8. Applicant is recommended for approval. (REB)

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

A handwritten signature in black ink, appearing to read 'Thomas Fite', is written over a horizontal line. The signature is stylized and cursive.

Thomas Fite, Director

Delegated Authority
Monday, March 12, 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 seventy-one 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
1708404	Aggour	Sahar	Tarek	
1708172	Ash	James	Douglas	II
1520678	Bell	Nicole	Lynne	
1700311	Black	Ashleigh	Nicole	
443495	Bolek	Christopher		
1698547	Bowers	Joshua	Terry	
1709201	Brennan	Bridgette	Kathleen	
1415595	Brougham	Ryan	Nelson	
1715058	Checchia	Christopher	Anthony	
1471624	Clarke	Gregory	Russell	
1708532	Cougill	Scott	Christopher	
1509972	Covey	Adam	Lee	
860610	Deleeuw	Robert	Paul John	
110409	Derby	Matthew	Lawrence	
1708608	Diggs-Jones	Joseph	Daniel	
1698808	Dillon	Hope	Lorraine	
1677795	Dixon	Norris	Ray	Jr.
1432887	Dropsey	David		
814903	George	Ronald	Joseph	Jr
1717627	Gilbert	Austin	Chanllor	
1710071	Gomes	Tomas	Alberto	
504797	Heisley	Andrew	Patrick	
1708269	Hercegovac	Dajana		
1231649	Higgins	Corey	Leon	
76044	Hope	Roger	Errol	
1713677	Ison	Christopher	Allen	
1708744	Issa	Khalil	Ali	
1237709	Jajo	Danny	David	
71638	Jenkins	Robert	Joe	Jr.
1570756	Jones	Jasmine	Renee	
1718009	Koralewski	Julie	Ann	
1593430	Lee	Jessie		III
1393751	Leemon	Kyle	Joseph	
1715164	Longenbach	Victoria	Lynn	

1716860	Marcello	Rachelle	Elaine
1699477	Marlin	Joshua	Michael
1043767	Martin	Shawn	Lee
148202	Mertz	Lisa	Marie
1708153	Miarka	Brianna	Faye
190234	Mocciaro	Steven	Matthew
464240	Mogush	Laura	
1698915	Moore	Chantel	Helen
1708239	Morrison	Angelica	Rene
1591354	Nguyen	Linda	Kim Loan
1192571	Nielsen	Craig	James
878352	Njombua	Olive	Yeku
1708048	Nordby	Erin	Rebecca
1708156	Olsen	Ian	Nils
436452	Pawlak	Brian	Philip
1705542	Petrusevski	Noah	C
1050538	Piccirillo	Samantha	
1708833	Porter	Christian	Tyler
1709188	Proctor	Charles	Robert
137202	Quiney	Colin	Patrick
785416	Richards	James	Richard
1693587	Rogers	Chantel	Marie
1515341	Santerre	Shannon	Rachelle
1567192	Shawhan	Cole	
1709761	Simonis	Austin	L
1708050	Sinning	Nicholas	Andrew
1559911	Stephenson	Andrew	Thomas
1687923	Szatanski	Avery	Patrick
1180083	Thomas	Robin	Elizabeth
1710792	Truett	Benjamin	Zachariah
1716038	VanLue	Richard	Vernon
1684820	Vitella	Samantha	Christina
223819	Weesner	Simon	Andrew
1467562	Whelan	Timothy	Stafford
1442966	Wilson	Kristian	Alan
1715104	Yayer	Steven	Joseph
1699132	Zech	Gayle	Marie

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



 Thomas Fite, Director

**Delegated Authority
Monday, March 19, 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 ninety-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
1053925	Adamowicz	Jason	Robert	
1708736	Alderman	Kelvin	Murphy	
1709059	Ali	Mohammed	Kowsar	
1721742	Allison	Erin	Elizabeth	
1254567	Alvarado	Ivan		
902878	Bae	Paul	Y	
1668160	Bailey	Brian	Patrick	
1312404	Banning	Robert	Parker	
1710678	Battaglia	Evan	Francis	
1708415	Bednarski	Wesley	Norman	
1529998	Bermudez Romero	Ricardo	Antonio	
1431452	Bernal-Garcia	Beatriz		
1606386	Borrelli	Justin	Dominic	
864964	Boswell	Matthew	T	
1394587	Caputo	Michael	Stephen	
13605	Carter	Matthew	Lee	
1721734	Caverly	Robert	Elias	
1583085	Choi	Randy	Lee	
1088221	Clemons	Kevin		
1672906	Compton	Christopher	Neal	
1127104	Coons	David	Reinhold	
1123076	Cooper	Justin	Anthony	
1711784	Dabney	Britney	Patrice	
1650581	Dakroub	Hussein	Hassan	
1708536	Davis	Shane	William	
1680303	DeLeon	Evelyn	M	
1699619	Dennis	Nikita	Karin	
1368653	DiGioia	Alexander	Peter	
1708129	DiPaolo	Anthony	Charles	
235349	Doerr	Michael	Patrick	
1711788	Dua	Shari	Sue	
1709061	Dunham	Darcy	Terrell	Jr
1568623	Duong	Christopher	Minh Thach	
1708368	Eubanks	Kareem	Theadors	

1566520	Ferraro	Joseph	Henry	
1377916	Foster	Matthew	Douglas	
1721736	Girma	Dawit		
1124152	Helton	Sonya	Lesley	
170680	Herrick	Christopher	Leigh	
157861	Hogue	Jeffrey	Michael	
1376207	Hotvedt	Michael	Steven	
1005394	Huynh	Dat	Tan	
1639703	Johnson	Charles	David	
101940	Johnson	Todd	William	
232781	Jones	Byron		
1708167	Jurecki	James	Antonio	
1708605	Kaczmarek	Jordan	Jacob	
433768	Kelly	Erik	A	
88663	Knoles	Robert	William	
109550	Kokosko	William	Michael	II
1708379	Kopp	Sierra	Bette	
1059908	Laguerre	Danielle		
1720505	Landez	Chadwick	Aaron	
1715061	Levine	Neil	Michael	
1411487	Lucas	Kayla	Kristen	
1708414	Mack	Steven	Christopher	
1636037	Mainor	Carlos	Nathaniel	
256186	McLaughlin	Ian	Michael	
1176672	McQuaid	Ryan	Joseph	
783153	Miller	Melinda	Delph	
1684600	Mojadidi	Mohammad		
1192571	Nielsen	Craig	James	
1708048	Nordby	Erin	Rebecca	
1220497	Olexa	Paul	Richard	II
409642	O'Neil	Darren	Scott	
1595790	Ordean	Dayvon	Anthony	
34751	Pedrick	Brian	Keith	
1696026	Perez-Arce	Sergio		
1721745	Piccone	Samuel	Arthur	
1598044	Portwood	Lawrence	Frank	
1149726	Poules	David		
1592306	Quaranta	Vincent		
1512622	Reiter	Sean	Michael	
1395162	Robinett	Olivia	Rose	
1650366	Ruby	Benjamin	Edward	
1710922	Russell	Rebeccalyn	Joann	
1099368	Saha	Suchismita		
1704454	Salley	Tyrone	Edward	

1242145	Sartschev	Ryan	Adam
1497532	Schwab	Matthew	Joe
1715107	Selisker	Daniel	Jay
1721744	Seybuck	Ryan	Christopher
377144	Smith	David	Jay
1638668	Staniszewski	Brian	Alexander
1721752	Steinberg	Taylor	Lane
1393170	Stringer	David	Freeman
999737	Tackett	Jerry	Michael
1708388	Vucak	Tamara	
1695948	Wahrlich	Pierce	Austin
1555533	Weaver	Jacob	Kenneth
1373852	West	Michael	E
83459	Whitley	David	
613258	Wilcox	Lynda	R

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


Thomas Fite, Director

Delegated Authority
Monday, March 26, 2018

Mortgage Loan Originator Applications

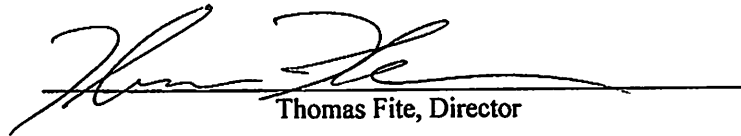
Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following eighty-six mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has reviewed 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
1708174	Abazid	Rayan	Aldin	
1711860	Albatarseh	John		
379247	Alford	Randall	Alan	
1598022	Atty	Miranda	T	
1637603	Basom-Turpin	Andrew	Christopher	
1538630	Bui	Morgan	Jean	
1110919	Cade	Gladys	Maxine	
1709899	Carter	Jared	Lee	Mr
1703883	Cruz	Rene	Alexander	
444494	Cuevas	Jesus		
1708857	Cuffie	Daniel	Christian	
1297515	Cutuli	Michael	Dominic	
1626885	Davidson	Josie		Lynn
283434	Diaz	Michael	Bart	
1722912	Dobkins	Sean	Patrick	
562633	Duffer	Daniel		
1650839	Duke	Colton	Tyler	
133064	English	Scott	Webb	
516395	English	Zachary	Keyes	
182646	Ferrara	Pietro	Antonino	
1710253	Fontaine	Janell	Harrison	
1687261	Fox	Morgan	Brittany	
1673510	Graham	Whitney	Lee	
1510217	Griffith	Kevin	Ray	
265008	Griffiths	Mike	Fran	
133229	Griswell	Michael	David	
1724124	Hartman	Lacey	Noell	
1710255	Hernandez Rodriguez	Mariela		
1611405	Hoffman	Laura	Leigh	
369923	Holdman	Christopher	Joel	
60683	Holmberg	Tammy	Lynn	
1712100	Hyman	Asia	Sade	
1441122	Jacobs	Michael	Edward	
1721094	James	Jeffery	Shemar	

1666400	James	Rebecca	Nicole	
1402120	Johnson	Kathy	Lynn	
1712099	Johnson	Niemah	Z	
975573	Jones	Michael	Dwayne	Sr
224247	Kelly	Madison	Anna	
1079826	Kiley	Michael	Lee	
32879	Kilroy	Patricia	Dorothy	
1722380	Klein	Thomas	Ryan	
836976	Lafferty	Michael	Bruce	II
1708252	Lonardo	Nicholas	Francis	
1639102	Lumpkin	Kayla	Nicole	
1382313	Lyons	Heather	Lynn	
643591	Mader Jones	Mary	Ann	
1450511	Majkowski	Leigh	Ann	
1723241	March	Terri	Lynn	
150966	McKay	Keith	Carl	
1539175	Medley	Baker	Stephen	
1587958	Michel	Carlos	Enrique	
1546439	Miller	Jeffrey	B	
1710274	Muse	Donte	Allen	
1679748	Odar	Melissa	Ann	
1639462	Pare	Jonathan	Thomas	
230291	Perrone	Vince		
1674701	Polone	Jennie		
1726679	Rawitch	Bruce	Howard	
1704223	Reed	Lexie	Dawn	
1708871	Roundy	Elaine		
1639065	Ruiz Acosta	Marco	Antonio	
1708083	Sanders	Greggory	Alan	
1107476	Scarpa	Michelle	Ann	
1531330	Schlarb	Samantha	Srace	
221296	Schneider	Steven	Paul	
1674777	Silmi	Adnan	Tarek	
1712097	Smith	Bennett	Wesley	
1379780	Spencer	Robert	Franklin	
1681296	Stacy	Gregory	Leo	
1333799	Stellman	Corey	Michael	
1725759	Stevens	Skye	Rachelle	
1708800	Taha	Mariam	Hassan	
1705282	Taylor	Daniel	Ernest	
1708900	Terrell	Dianna	Lynn	
60842	Theiss	Thomas	Andrew	
1511101	Thurman	Michael	Tyshaun	
1705567	Van Pelt	Amy	Lennertz	

1714423	Verrelle	Christine	Marie	
1531903	Walsh	Richard	William	II
1694810	Waterman	Zekiel	Lee	
1448342	Wrenn	Thomas	Logan	III
1515310	Yoo	Paul	Min	
1627145	Youssef	Said	Jaafar	
84935	Zangari	John	A	
1662438	Zervos	Timothy	James	

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



Thomas Fite, Director

Delegated Authority
Monday, April 02, 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 forty-eight 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
869069	Anderson	Thomas	Patrick	
1710512	Atkins	Michael	Stephen	
900002	Barrett	Kristin	Nicole	
244348	Brady	Kyle	David	
1046692	Brister	Joshua	Gerald	
1650285	Bulluck	Zakeya	Kiyee	
1547355	Carlson	Anthony	Wes	
1710519	Cervantes-Aguayo	Abriel	Alexis	
846512	Cooper	Brandon	James	
1710275	Diggs	Shantel		
1710506	Faas	Chandler	Scott	
1273395	Ferrero	James	Anthony	
251773	Filipov	Gergana	Lubenova	
1710508	Gavazzi	Sandra	Anc	
1710270	John	Christopher	Simeon	
1484986	Jones	Christopher	James	
1685060	Jones	Eric	Lewis	Jr.
1710516	Kagan	Jennafer	Suzanne	
930165	Kennedy	Patrick	Ryan	
1710515	Lakshmin	Akshith		
1595071	Lane	Sean		
646413	Lemberg	Jeffrey	Brian	
1708837	Lott	Michael	Adriel	
280951	Lyng	John	Christopher	
1422989	Marentes	Enrique	Abraham	
755878	Mazur	Scott		
1710263	McCloud	Trevant		
1486103	Michael	Richard	Ray	III
1710507	Montgomery	Kevin	Daniel	
1719453	Moorman	Angela		
457653	Moss	Daniel	Scott	
1726037	Neal	Delora		
1715975	Orrick	Jason	Matthew	

938631	Price	Breon	Prescott
1708189	Ryan	Devyn	Charles
1710521	Sanchez Lopez	Luis	Alberto
1720190	Singh	Dena	Mari
1572842	Soenksen	Jhon	Pierre
1659554	Spiker	Jonathan	Kenneth
1552702	Stammen	Logan	Jeffery
1400767	Staples	Michael	Jeffrey
1715982	Tobias	John	Michael
1710509	Tompkins	Elaine	Rence
1604064	Tracy	Matthew	David
1710513	Webb	Jared	Richard
1711790	West	Richard	Douglas
1601260	Wlodarski	Samuel	Raymond
1585025	Yue	Waymond	

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



Thomas Fite, Director

**Delegated Authority
Tuesday, April 10, 2018**

Mortgage Loan Originator Applications

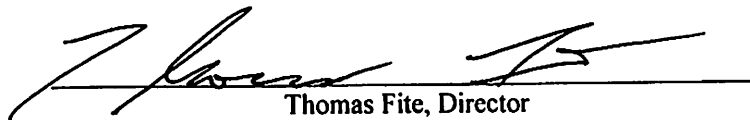
Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following one hundred mortgage loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has reviewed 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
1492913	Anello	Joseph	Frank	
414613	Applegate	William	S	
1076285	Artman	Katherine	Ann	
953351	Becerra	Luz	De Lourdes	
1721992	Burridge	Tom		
1413206	Buske	Craig	Ryan	
1698837	Chung	Rick	Guillermo	
1626902	Clark	Paul	Ki	
112195	Clayton	Michael	Lee	
1670021	Colliver	Henry	Taylor	
1593610	Conde	Jaime		Jr
1722922	Coulton	Taylor	Andrew	
1690695	Crook	Elizabeth	Loraine	
1639144	Daifi	Ahmad	Kamei	
442279	Davis	Bryan	Anthony	
1710517	Davis	Morgan	Elizabeth	
1725328	Davis	Scott	Alexander	
1727218	Dickerson	Andrew	Dwight	
1594090	DiMichele	Frank	Lawrence	Jr
28412	Erickson	Spencer	Leighton	
1719551	Fiorini	Mario	Anthony	III
1720259	Gardiner	Christopher	Michael	
15421	Garrard	Tiffany	Faith	
1662915	Gilbert	Robert	Steven	
1662909	Ginzburg	Daniel		
1638572	Gjelaj	Gjon	Jonny	
1011531	Gomez	Mark	Steven	
1650508	Green	Louis	Charles	
1523760	Guzman	David	Antonio	
1512602	Hall	Michael	William	
1710510	Hamzabegovic	Ifa		
1027267	Harriman	Tyler	Scott	
1638250	Heiserman	Jacob	Dean	
1702872	Hill	Christopher		

1638649	Hirsch	Mark	Charles	
977169	Hodges	Katelyn	Murphy	
1430531	Hose	Phillip	Michael	
1540190	Hudson	Ronald	Jay	II
1719894	Jachulski	David	Adam	
1650171	Jordan	Katherine	Elise	
1650219	Karipides	Nicholas	Paul	
125471	Kaune	Jeffery	Alan	
901704	Kratz	Michael	Leonard	
1029015	Kunkel	Joshua		
1556358	Linwood	Daniel	P	
1608348	Losey	Christopher	B	
533656	Lutz	Sandra	M	
1650259	Mandelik	Patrick	James	
1625121	McKinley	Joshua	Scott	
1710518	Medina Nieves	Michelle		
758979	Mendivil	Joseph	Manuel	
324472	Minteer	James	Antonio	
1683424	Miranda Bojorquez	Martin	Pavel	
1650449	Misany	David	Sean	
1399411	Mlot	Michael	Gerard	
1170258	Moffatt	William	Joseph	III
1697870	Morgan	Leigh	Christopher	
1611081	Morris	Nicole	Elizabeth	
1718001	Morris	Peter	Samuel	
1212064	Mossner	Michael	Arthur	
1728499	Myers	Brandon	James	
374405	Nicholas	Robert	Carter	
1282255	Nickell	William	Alexander	
1663840	Nimtz	Krystal	Leigh	
48773	Osborne	Leslie	Ann	
1719698	O'Shea	Timothy	Patrick	
1723683	Ouk	Jonathan	Makaravady	
1415403	Palitzsch	Melissa	Lynn	
197162	Papiernik	Dennis	John	
1650133	Pewu	Cornelius	Tolu	
40315	Ramsey	Mtesa	I	Sr.
1463861	Ratcliff	Ryan	Reid	
1726845	Reehl	Matthew	Stephen	
1698686	Reynolds	Christine	Belt	
1715064	Roache	Shamori	Kwasi	
1720134	Rodriguez	Jason	David	
1683832	Rose	Jacob	Thomas	
1720152	Rubello	Nicholas	Joseph	

1662345	Russell	James	Carlos	II
1728564	Sabir	Adam		
1638758	Schwab	Shelby	Lynn	
1149804	Scott	Lindsey	Ann	
1638670	Serviolo	Ryan	Lawrence	
769661	Shootman	Daniel	Winfield	
298693	Slyman	Mark	Thomas	
1707023	Smith	Ken	Bradley	
1068165	Smith	Vernon	Michael	
375957	Staples	William	Marshall	
1510917	Story	Taylor	Renee'	
1398910	Susini	Danielle	Renee	
1719797	Tavernier	Christine	Louise	
1638610	Trupiano	Richard	Frederick	
1022892	Turoski	Kellie	Lynn	
1720409	Valenti	Antonio	Bava	
745225	Viken	Matthew	Kenneth	
1042279	White	Robert	Jeffrey	
1724224	Wiggins	Jason	Dean	
1718322	Williams	Ryan	Christopher	
1728508	Williams	Richmond	Alexander	
1719782	Yaldo	Ceaser		

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



Thomas Fite, Director

Delegated Authority
Monday, April 16, 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 forty-six 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
1262387	Akbarzadeh	Simone	Monique	
1723584	Bracero	Juan	Carlos	
139072	Brown	David	Charles	
367820	Cason	Richard	C	Jr
1719815	Combs	Daniel	Richard	
1456436	Crumley	Megan	Marie	
1294761	Davis	Kendrick	Alberto	
323618	DeLangis	Charles		
1650372	Erb	Ryan	Mitchell	
621024	Fairman	Dane	Mark	
1714432	Fata Torchia	Maria		
436492	Fazioli	Mary	Philomena	
1662963	Hadous	Sama		
228233	Haga	William	Henry	
1711797	Hamilton	LaCarr	James	
1719809	Hanson	Collin	James	
1578636	Harajli	Feross	Ali	
1704237	Hardy	Stuart	Wade	
998931	Havelka	Dylan	Sanford	
1450941	Hemrick	Jacob	Andrew	
1393762	Herrera	Valeria		
1638571	Hewitt-Alvarez	Darrell	Andre	
1548454	Hill	Timothy	Scot	
1683974	Hughes	Matthew	William	
998946	Jennings	Mary	Katherine	
1699406	Jestis	Lee	Ann	
1723597	Love	Corinthians	Renee	
1723519	Lukas	Anthony	Scott	
1723517	Madia	Carmen	Thomas	
1713058	Marhefka	Jerrid	Michael	
1639468	Oetting	Matthew	Aaron	
1680313	Osborn	Lois	Patricia	
1388802	Pelts	Steven	Mark	
1719635	Pfeiffer	Maxwell	Henry	

1663535	Phan	Peter	Van
1719627	Rizvi	Syed	Zaid Ahmed
1731461	Salter	Tyler	William
1723535	Schauer	Timothy	Jon
1720316	Shay	Alyssa	Nicole
577908	Stochel	Jeffrey	
1548506	Sutton	Matthew	Michael
488399	Taddeo	Gregory	Anthony
20799	Thomas	Curtis	
1688814	Villa	Michael	Ray
1723706	White	Terence	Demond
1689148	Wolfe	Tonya	DeAnna

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



Thomas Fite, Director

Delegated Authority
Monday, April 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 seventy-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
1657935	Armendariz-Vidal	Sofia	G	
1511908	Arnold	Andrew	Joseph	
1720747	Ba	Mohamadou		
1720450	Baker	Bailey	Eryn	
1617998	Barraza Hernandez	Efrain		
1708155	Baxter	Ravyn	Nicole	
905310	Blake	Raul	Hinejosa	
12650	Boney	Stephen	Mark	
1719665	Breen	Ryan	Patrick-Wayne	
1724789	Burridge	Jamie	Marie	
1711387	Caruso	Joseph	Gerard	Jr.
1555454	Castillo	Judie		
334429	Cioci	George	John	
1504208	Coldwell	Christopher	Charles	
1694760	Coleman	Steven	Lance	
1708910	Dako	Miranda		
927797	Duncan	Bret	Andrew	
225042	Dziewulski	Joseph		
1612972	Everhart	Ciara	Rose	
228636	Fishel	Robert	Morris	
179320	Fye	Blake	Lee	
1720411	Gaines	Troy	Daniel	
1583422	Ginnetti	Matthew	T	
1160212	Gracz	Michael		
1439555	Haines	Harlo	Jason	
1719875	Hampton	Darris	Mykhal	
1720416	Haralson	William	Lee	
1485685	Hatcher	Matthew	J	
1708002	Hattar	Abraham	Saeb	
1574284	Herrin	Jay	Christopher	
1720306	Hill	Joshuah	David	
1555346	Hilton	David	Elliott	
9698	Isaacson	Ian	Alexander	
1683855	Jarrett	Damarus	Winzar	

1603507	Jensen	Nathaniel	Michael	
1368526	Kelleher	Matthew	Thomas	
1735979	Lackey	Crystal	Lee	
201715	Lee	Christopher	Jong	
443713	Ly	Samuel	Thomas	
1497688	Mackrola	Tom		
1720279	Malko	Joseph	Shawel	
1602937	Mansouri	Chase		
1330694	Mathews	Joseph	William	
1720303	Mihaylov	Boyan	Tihomirov	
1424159	Miller	Shelly	Marie	
1721308	Mitchell	Holly	Ann	
1722886	Moore	David	Joshua	
1697172	Morhaim	Eric	Matthew	
67861	Nguyen	Minh	Van	
670947	Oliver	John	David	
134757	Ondrus	Rudy	E	
1013589	Parker	Marvin	Dewayne	
1720469	Plascencia	Baudelio		
1632138	Richer	Sheri	Lynne	
1694452	Robles	Payton	Matthew	
1277968	Rogers	Marlowe	Anton	Jr.
392212	Rogus	Thomas	J	
1023824	Rousseau	Reyna	Mae	
1277152	Runnels	Lorne	W	
1720271	Shah	Aakash	Vipulkumar	
1709138	Shehadeh	Hana	Yahia	
887937	Short	Brittany	Frances	
1273619	Stackpoole	Joseph	Walter	
1677792	Thompson	Connor	Ford	
1023887	Tinney	Laura	Lee	
1720338	Todd	Angelina	Marie	
1378714	Torres	Jacob	Porter	
1721211	Wandel	Justin	Ryan	
1643368	Wehrmeister	Michael	Reed	Jr
1718308	Wesson	Spencer	Ray	
1375622	Winiarski	David	Anthony	
261636	Wooley	Brandon	A	
88659	Zesiger	Zachary		

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


Thomas Fite, Director

**Delegated Authority
Tuesday, May 01, 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 seventy-one 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
1479950	Alvaro	Kristin	M	
110056	Balzano	Michael	Vincent	
1720625	Bauer	Kevin	Forest	
1153932	Bradley	Jennifer		
1720252	Burnette	Shayla	Nenai	
1662739	Cosby	Yarnell	Binja	
621022	Costello	Laura	Ann	
1717362	Demkovich	Donna	J	
170137	Depaepe	Christine	A.	
5861	Dermody	Edward	Leonard	
1685243	Diaz	Natalia	DeJesus	
442655	D'Ottavio	Nikki	A	
31794	Dunleavy	Gerald	Herbert	
1466925	DuVall	Austin	Michael	
1719682	Evans-Walker	Thaddeus	Juan	II
454291	Farmer	Pamela	Elaine	
746139	Fetterer	Howard	J	
1553169	Fingerhut	David	Samuel	
1720413	Finocchiaro	Vincent	Michael	
1730436	Forst	Mercedes	Jade	
1708089	Griffin	Gregory	Hughes	
1726828	Habiby	Jordan	Kay	
1211405	Hanus	James	William	
1717924	Hazel	Nicholas	Brent	
1685241	House	Taylor	Kristen	
1247830	Howard	Nicholas	David	
1720436	Hoyt	Austin	James	
1710251	Hunt	Phillip	Eric	II
1007506	Ikerd	Nicholas	Joseph	
1720444	Jason	John	Anthony	
1708024	Jones	Eric	Peter	
1703219	Krockenberger	Adam	G.	
227309	Laska	Peter	William	
1212029	Lawrence	Jacob	Alexander	

1685239	Lell-Martinez	Dakota	James	Sr
1685246	Ley-Ruiz	Ileana	Isabella	
1525804	Lilly	Charles	Thomas	
1699717	Lopez	Tony	Michael	
1638391	Lovelace	Andrew	Raffaella	
1090457	Ludwig	Austin	James	
1722236	Martinez Soto	Laramie	Hedsel	
1399371	Nash	Andrea	Rose	
1685240	Ozer	Ella	Reachel	
1733733	Pace	Craig	Richard	
1016467	Pacheco	Ralph	William	
755965	Price	John	Peter	
1464403	Quartararo	Christopher	Louis	
1691056	Reich	Timothy	Michael	
439475	Roane	Michael	L	
1417640	Romano	Andres		
1575593	Salgueiro	Cristiano	Alves	
1685242	Shumate	Taylor	Patrick	
1702055	Silva	Jesus	Santiago	
496988	Snapp	Gregory	Charles	
1365490	Snowdon	Carolina	Siena	
1705690	Sosna	Steven	Anthony	
1721285	Stejskal	Steven		
1048283	Stevenson	Marci	Louise	
1483326	Thornburgh	Walter	Grant	
1705712	Tu	Huy	Hung	
1705206	Vasquez	David	Eric	Jr.
1719747	Vaughn	VanNess	Perez	
1685238	Velazquez	Zachary	Matthew	
1579252	von Broembsen	Kathy		
217561	Vrba	Michael	David	
1691027	Walters	Richard	Lee	III
1256762	Wetmore	Jeremy	Michael	
1421401	Whitlock	Tresven	Lamar	
355861	Wozniak	Boguslaw	A	
270177	Yee	Liliana		
1721937	York	Jennifer	Lee	

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


 Thomas Fite, Director

**Delegated Authority
Monday, May 07, 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 seventy-eight 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
1720001	Alvarado	Patrick	Alexander	
1648702	Aranda	Victor	Manuel	II
1717392	Aspin	Brad	Michael	
81866	Barre	Tracy	Robert	
255300	Blunk	Selma	Clara	
1720014	Brady	Jason	Benjamin	
497742	Burford	Joshua	Edward	
181583	Bustamante	Theresa	Marie	
1685245	Canez	Anissa	Mia	
739526	Carriere	Anaul	Joseph	
1615396	Carter	Terrace	Lantwan	
1662638	Chambers	Kristopher	David	
1719971	Chapa	Robert	Jerry	
1662628	Charles	Alexander	Michael	
1718352	Chavez	Christopher		
1739273	Cherinka-Laret	Kimberly	Ann	
1719178	Christensen	Emily	Ann	
882078	Cifuentes	Bryan	Giovanni	
1720472	Constantino	Raymond	Agunday	
1720616	Cox	Robert	Leon	
1436874	Cruz-Pineda	Emerson	Josue	
366915	Curry	Tamara	Lyn	
358795	Damaschino	Jerry	Alan	
895065	Dierdorff	Ryan	Michael	
620952	Dobrinski	Rex	Dean	
1702285	Douthwaite	Michael	Richard	Jr.
1492854	Edwards	Jennifer	Lisa Marie	
1708723	Eggleston	Jessica	Ann	
1534145	Epps	Rodrick	Matthew	
225178	Facchini	Michael	J	
1703730	Folau	Suliana		
156446	Galbraith	Scott	Jamison	
840882	Galvan	Henry		
1011756	Garcia	Michael	D.	

1720006	Gebhart	Lance	Christopher
236079	Hager	Patrick	David
1021968	Hall	Alycia-Marie	
930326	Houston	Phillip	Jair
1500461	Huhn	Barbara	
1719733	Jon	Sung	Kwon
1728060	Jones	Keston	Darnell
1726575	Kadolph	Logan	Powers
1702289	Kokuashvili	Michail	Felix
194058	Lank	Eric	Joseph
1730802	Lewelling	Todd	Donavon
1731228	Lupo	Santo	Angelo
1712102	Lynch	Kyle	Anthony
225281	Maas	Timothy	J
1137919	Manglardi	John	Anthony Jr
1720470	Matthew	Joseph	Jeriah
584519	Meyers	Cary	C
1720287	Mitchell	Joseph	Robert Bartholomew
1662700	Mitchell	Micheal	James
846179	Moore	Christopher	Todd
1699178	Osorio	Andres	
196648	Peterson	Scott	Duane
1472897	Pugh	Shannon	Ann
1382314	Quesada	Maricia	Nicole
1501718	Raby	Andrea	Marie
1739814	Ramadan	Tariq	Abdalla
830671	Rand	Christopher	Matthew
1712098	Rankine	Sabrina	Joy
1474207	Rawlins	Shaunelle	
1571836	Regan	Michael	James
894594	Rogers	John	Allen
1652746	Rudela	Marinko	Krsto
1731635	Saxon	Anne	Patricia
978966	Schumacher	Robert	John
1370707	Shelby	Robert	Andrew
1162295	Sims	Jennifer	Rebecca
1473288	Smillie	Steven	Robert
1028669	Sy	Quyen	Chi
1730073	Teague	Barry	Francis
1082795	Thomas	John	Sijo
1038931	Volpini	Marcos	Paulo
1578238	Welch	Meghann	Michelle
589305	Wirt	Adam	Justin

621603

Wylie

Todd

Eric

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



Thomas Fite, Director

Delegated Authority
Monday, May 14, 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 eighty-nine 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
1719166	Aceves	Naomi	Oliver	
1623098	Armstrong	Michael	C	
219315	Bless	Michael		
1719160	Bonetti	Toney	Lee	
532158	Brady	Lisa	Ann	
1703816	Cadena	Nathan	Nicholas	
1730573	Calderon	Laura	Selene	
1730572	Canales	Marisol		
1725246	Chhotani	Ghayan	Ahmed	
1719164	Cisneros	Stephanie	Lynn	
484170	Collins	Clifford	Scott	
255348	Combs	Wayne	Martin	Jr.
1730576	Crouse	Michael	Eugene	Jr
1730708	Cummings	William	Charles	
1730585	Dorfman	Ron		
1731381	Dsida	Bradley	Steven	
1708244	Eder	Gregory	Lawrence	
1731644	Ekstrom	Jordan	M	
586286	Elder	Crystia	Janette	
1727107	Encinas	Andrew	Michael	
1675319	Fisher	Joel	Andrew	
1731714	Fox	Daniel	Charles	
1732804	Franco	Christian	David	
1721091	Freeman	Daniel	Emory	
1719153	Garcia	Hector	David	
1719162	Garcia	Michael	R.	
1662624	Gargano	Kevin	Andre	
219123	Gault	Eric	Franklin	
1038422	Gertiser	Ryan	Joseph	
144082	Gibbons	Brandon	Marcel	
1719161	Gomez	Mark	Anthony	
1730586	Graves	Tristan	John	
1497369	Grier	Philip	Reed	III
1405022	Haddad	Jocelyn	Margaret	

223854	Halvorsen	Scott	Alton	
1719163	Harper	Roderick	Darnell	
1731640	Helwig	Quentin	Matthew	
1726156	Hildebrandt	Stephen	Michael	
1707361	Hottinger	David	Blake	
1717757	Huth	Samantha	Sabrina Jane	
1410744	Jennings	Kathleen	Dianne	
1719155	Juarez	Allan		
1726485	Kaddah	Omar	Ali	
1719169	Lanahan	John	Henry	IV
1217947	Letsinger	Jasmine	Nicole	
38542	Linn	Eric	Jason	
1719157	Martinez	Victor	Eddie	
1139089	McMahan	Joseph	Oriel	
1730579	Miller	Brittani	Elizabeth	
1719168	Miller	Calvin	Leonard	II
1719158	Molina Paredes	Zulmarys		
1687626	Nathan	Nathaniel	Maurice	Jr.
1730581	Noel-Morgan	Juliana	Michelle	
1731482	Nuccio	Antonio		
1475637	Nunn	Quinton	Xavier	
1730457	Parish	Robert	James	
1407419	Parker	David	Dwane	
1462916	Powell	Jason	Eugene	
1732337	Preni	Joseph		
347802	Proefrock	Jason	Jon	
228004	Reeder	Joseph	David	jr
1537833	Rivaben	Cesar	Agustin	
1731104	Roberts	Destiny	Leshell	
1731162	Roquemore	Arianna	La-Resa	
181392	Satchell	Darrell		
1720400	Selman	Rezarta		
1719159	Send	Connie	Crystal	
1731587	Severns	Alexander	Robert	
1172656	Shaw	Larry	Edward	
1719152	Silva	Miranda		
1674920	Soboleski	Allison	Irene	
1730584	Soto	Hector	Ruben	
1404280	Steeley	Kelly	Ripley	
1500763	Strickland	Michael	Jesse	
1719156	Thomas	Precious	Tia	
1731723	Tolan	Kristine	Margaret	
199928	Uphus-Hernandez	Cynthia	Rita	
1049564	Van Meter	Joshua	David	

891765	Vavra	Paul	Kenneth	
273913	Wagner	John	Charles	
1713482	Walsh	Branden	Francis	
1464751	Washington	Myranda		
1662325	Welch	Shawn	Patrick	
1511735	White	Sherri	Lee	
698293	Wilhelmi	Thomas	Raymond	Jr.
1730582	Williams	Christina	Serrato	
1731751	Williams	Kyle	Neal	
1680883	Worcester	Andrew	Patrick	
1662378	Youanis	Steven	Wadie	

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



Thomas Fite, Director

**Delegated Authority
Monday, May 21, 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 ninety-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
1448800	Abdallah	Maher	Rumzy	
1698256	Aldiwan	Ali	Hussain	
1693069	Alvarez	Sergio	Arturo	
1194065	Andrews	Marie	Ann	
1726180	Babauta	Ken	Albert	
1739210	Batye	Brittani	Lee	
1499062	Bergsma	Adam	Jordan	
1723728	Bochnovich	Megan	Marie	
1661457	Bock	Jennifer	N.	
1434791	Boston	Amber	Lynn	
1436646	Boucher	Rodney	John	
1689392	Brown	Jamie		
1392714	Brown	Zachary	Tyler	
938643	Burton	Zachary	Gene	
1072793	Caceres	Carlos	Enrique	
62436	Carter	Christopher	Thomas	
882985	Centeno	Roberto	Luis	
1735937	Cerrone	Thomas	Michael	
1031657	Chernes	Joshua	Samuel	
1570977	Chu	Nathaniel	Kwang-Hyun	
1390615	DeClue-Powell	Amy	E	
1047453	Dicello	James	Michael	
1539792	Diomande	Andrew	Hassan	
581931	Doy	Kurt		
1733817	DuBose	Corey	Reid	
1725397	Dugan	Diamond	Nicole	
863873	Dumas	Jeremy	Kennith	
57913	Epifanio	James	Patrick	
1735943	Esqueda	Santiago		
1064515	Eyring	Richard		II
1737375	Flanagan	Haley	Marie	
1715595	Fohl	Cassidy	Hope	
1397137	Garbutt	Sylvian	Kenyatta	
1573461	Gordon	Michael	David	

1257828	Griffith	Zachary	Dan
1731143	Grover	Benjamin	Charles
293221	Guile	Marc	Jon
1481295	Gutierrez	Sean	Christopher
1730583	Harp	Denise	Michelle
1693283	Haskins	Brent	Christian
1220687	Hope	Michael	Gene
1228665	Hoppe	Steven	Joseph
1675067	Horn	Cory	Willman
1329930	Hughes	Dylan	Haines
161150	James	Catherine	Gardner
1606920	James	Ian	Lawrence Copland
1500369	Khalil	Mohammed	Ibrahim
1575631	Kim	Heeyun	Allison
196850	Klinge	Rosalyn	Viyapon
1708486	Knowles	Alexander	James
1686344	Koehler	Paul	Kincaid
1117396	Lietke	John	Philip
1008204	McCaffrey	Shawn	Joseph
1737477	McNichol	Macklin	Joseph
1013668	Melito	Christopher	
1365189	Miranda	Ricardo	Jr
1731221	Mitchell	Eric	Glenn
239798	Monroe	Karen	Judith
230968	Murrens	Thomas	R
1730580	Ochoa	Mayra	Lizbeth
1545122	Omura	Masahiro	
833420	Ortega	Emmanuel	
1561578	Parmer	Jo	Ellen
1416490	Penta	Nicole	Ann
1063121	Perry	Timiko	Moselle
381457	Plotnik	Julie	Apple
1598180	Prchal	Lona	Elaine
1731790	Reichel	Megan	Lea
109875	Reynolds	Joshua	Richard
1722918	Sanders	Kimberly	Diane
223945	Schwab	John	G
1731796	Sevilla	Melissa	Beth
1732391	Shaffer	Shannon	Mary
1731179	Shlaimon	Donna	
350280	Skorich	Montee	Lee
1289781	Smith	Tyler	Nathaniel
1100457	Spounias	Nicholas	C
255330	Tanevski	Christopher	Trajce

1675516	Tarasiewicz	Brian	James	
1418479	Thornton	Daimian	Voight	
1695880	Tomblin	Alexander	Reid	
459769	Trolan	Raymond	James	
939488	Valiani	Munir	Ramzan	
1737987	Ward	Britany		
929400	Washington	Nathan		III
842734	Webb	Nathan	Patrick	
1682043	White	Steven	Lee	
1741171	Wilkerson	Melanie	Joann	
1067149	Williams	Robert	Christopher	
1731753	Yugovich	James	Alexander	
1731812	Zaman	Daniel	Sajeel	
1737483	Zwierzchowski	Peter		
363852	Zylstra	Michael	John	

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



Thomas Fite, Director

**Delegated Authority
Tuesday, May 29, 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 thirty-six 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
1727657	Abbey	Johnathon	Michael	
1673502	Abshire	Paige	Morgan	
1719189	Brown	Trejan	Lee	
1737487	Cabrera	Mario	Eugenio	
1457467	Cervantez	Stacy	Corinne	
1721934	Cook	Clay	Lancaster	
436411	Cosgrove	Michael	Thomas	
1456180	Crowner	Glenn	Michael	
384503	Daly	Joseph	P.	
179181	Davis	Michael	Christian	
658842	Duncan	Kenneth	F	
944576	Eid	Nabil	Dawud	
1578908	Ellis	Dominique	Marie	
1737494	Ellzy	Vincent	Maurice	
324849	Etzel	Mark	Alan	
1454065	Frey	Michael	Fredrick	
1736869	Germany	Kelly	Marie	
1228278	Grewal	Jastina	Kaur	
1092218	Gulamhusein	Adil	Akberali	
1734838	Hopkins	Amber	Rose	
1699403	Houmsi	Moustafa	Hassan	
1072837	Hutchinson	Tammy	Darlene	
1490448	Igarashi	Michael	John	
1558636	Kohli	Shajit	Singh	
364748	Lyon	Jason	Eugene	
1140309	McManus	Clint	Garrett	
1744633	Meyers	Benjamin	Joseph	
1745115	Miller	Jacob	Allan	
1686070	Monaco	Ronald	M	
1739581	Ottaway	Jordan	Taylor	
1731801	Owens	Trevon	Lee	
1731655	Roelant	Joshua	Aaron	
630552	Safi	Wafa	Ahmed	
1710514	Stevenson	Caitlin	Marie	

1005911	Thibeaux	Patricia	Annette
1551715	Thomas	Nicole	Chantel

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



Thomas Fite, Director

Delegated Authority
Monday, June 04, 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 forty-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
1700588	Alcala	Xavier		
970100	Andrews	Brad	Elliott	
112034	Arnold	Laureen	Marie	
197919	Behlmann	Joshua	G.	
36342	Bernal	Lawrence	Gilbert	
1402399	Bracken	Ronald	F	
1679137	Briggs	Allan	Timothy	
1730462	Burdette	Zachery	Scott	
1712224	Daganhardt	Dorianne	G.	
1149157	Dunphy	Jacob	Russell	
1442028	Farina	Gary	Matthew	Junior
426867	Freeman	Michelle	M	
1659626	Gentges	Tanner	Lee	
1749489	Gibson	Grant	Trevor	
1234471	Gilbert	Wylie		
770452	Gillen	Jennifer		
1700579	Hansen	James	Kenneth	
1448708	Hilton	Jared	Tyler	
1300973	Hockman	John	Thomas	
1208969	Lee	Michael	Patrick	
1552227	Marracco	Erica	Marie	
1700494	Merritt	Stuart	Frazer	
1719785	Milliman	Chad	Russell	
1731138	Mills-Grant	Ava	Alia Marie	
1265378	Mirabal	John	Raymond	
1573262	Moore	Jason	Burr	
1700578	Murray	Doris	Lee	
1742575	Osoria	Jesse	Anthony	
1615107	Parish	Kyle	Nicolas	
1719948	Parker	Jacob	Britt	
420054	Perry	Matthew	Garett	
951268	Renner	Ryan	Michael	
1746362	Sanders	Nesha	Nicole Lynn	
333873	Sarji	Tarek	Jebran	

1135762	Sharp	Angela	Marie
1184904	Spillers	Pamala	Kellie
1717219	Streich	Ryan	Kristofer
1661526	Tafoya	Jacob	John
1066222	Weir	Douglas	Jonathan
1571058	Wieland	Patrick	Eugene
1663408	Williams	Jacob	Matthew
30413	Wilson	Brent	Michael
1748074	Wirsing	Elizabeth	A
1585005	Zenere	Jennifer	Marie

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Thomas Fite, Director