

DEPARTMENT OF FINANCIAL INSTITUTIONS
MINUTES OF MEETING
June 9, 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; Kirk J. Schreiber, Senior Bank Analyst, Bank Division; Deron Thompson, Regional Field Supervisor; Patrick Land, Training Supervisor; Kevin Kelly, Examiner, Bank Division; Tyler Wolpert, Examiner, Bank Division; Daniel Elick, Examiner, Bank Division and Sharmaine Stewart, Administrative Assistant.

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

- A. Department staff provided information to the Members about employees and updated the Members regarding examination information which is confidential pursuant to IC 28-1-2-30. These aspects of the Executive Session are authorized by IC 5-14-1.5-6.1(b)(5) and (7), respectively.

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

- A. Members Present: Thomas Fite, Director; Richard J. Rice, Chairman; Mark Schroeder, Vice Chairman; Jean L. Wojtowicz and Paul Sweeney. Donald E. Goetz was absent.
- B. Date of next meeting: July 14, 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 May 12, 2016 meeting.

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

D. DIRECTOR'S COMMENTS AND ACTIONS:

1. Director Fite presented to the Members for approval a resolution of appreciation for former Member Michael W. Davis. Mr. Davis had to resign before his term was up due to an illness. A motion for approval was made by Ms. Wojtowicz and seconded by Mr. Schroeder. **The motion was unanimously approved.**

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2. Gina Williams presented updated financial projections for FY 16 and projected financial projections for FY 17 with the current fee schedules and financial projections with proposed changes to the fee schedules. Ms. Williams informed the Members that based on current expenses, there will be a surplus of approximately \$1,177,000 for FY 16 resulting in a fund balance of \$7,516,000. Revenue for FY 17 was projected to be \$9,000,000 if the current fee schedules remained in place and would result in a surplus of \$824,000 given the department's approved expenditures of \$8,179,604. Ms. Williams reminded the Members the approved expenditures of \$8,179,604 consist of the FY 17 approved budget of \$7,379,604 plus the additional \$800,000 augmentation approved by the State Budget Agency last October.

Taking into consideration the discussion concerning FY 17 fees during the May Members' meeting, the staff recommended lowering the volume fee on the Consumer Credit Division Fee Schedule from \$6 to \$4 which would result in a projected reduction in volume fee revenue of \$333,000. The staff also recommended reducing the annual bank and credit union fee assessments by 10% on the Bank Division Fee Schedule and the Credit Union Fee Schedule which would result in a reduction in annual fee assessment revenue of \$418,000 and \$118,000, respectively. Ms. Williams indicated projected conversion fee income of \$120,000 and revenue of \$25,000 from new Civil Proceeding Advance Payment Licenses would offset some of the reduction in revenue from the changes in the fee schedules.

Total revenue with the fee changes was projected to be \$8,134,800 resulting in a projected deficit of \$45,000 on expenditures totaling \$8,179,604. The fund balance at the end of the year would be approximately \$7,472,000.

There was a discussion concerning staffing levels and the Department's ability to utilize the \$800,000 augmentation. The Members were told that in addition to hiring full time employees the staff could also use contract employees. One individual, who had just recently retired from a federal agency, had been hired to provide trust examination help and training and that interviews for cyber security contractors were being held the next week.

With there being no further discussion, Vice Chairman Schroeder made a motion to approve the fee schedules for fiscal year ending June 30, 2017, and Member Sweeney seconded the motion. The fee schedules were unanimously approved.

3. Director Fite discussed several broad topics as a part of his comments. First on the list was the different options for recommendation to the Governor's office that the Department was contemplating in replacing Member Mike Davis. A list was being put together to give to the Governor's office in the near future.

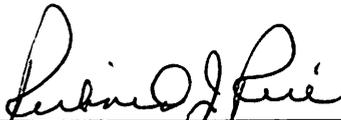
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Director Fite gave an update on colleges participating in the Community Banking Case Study Project. It was suggested by Director Fite that the papers from the three participating colleges be presented to the Member or the IBA to give the students some recognition. Chairman Rice stated he would be very interested in hearing the presentations at one of our Members meetings.

Director Fite discussed the ongoing annual Research Conference of Bankers by the Federal Reserve Bank of St. Louis. Director Fite stated he found it interesting that the issues and concerns of the community bank research would also be the relevant issues and concerns to credit unions. This year CSBS has implemented for the survey feedback a five for five option, five questions for five bankers. Director Fite is in process of conducting those interviews with at least five CEO's, but also has interviewed some Compliance Officers which generally have different perspectives.

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. Sweeney 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
MAY 19, 2016**

1. **STAR FINANCIAL BANK, FORT WAYNE, ALLEN COUNTY, INDIANA**

The bank has applied to the Department for approval to establish a branch office to be located at 10018 Illinois Road, Fort Wayne, Allen County, Indiana. The application was received on April 18, 2016. The branch is to be known as the **Scott Road Branch**. This will be the institution's 42nd branch. **APPROVAL IS RECOMMENDED - (KJS)**

APPROVED TCF

2. **1ST SOURCE BANK, SOUTH BEND, ST. JOSEPH COUNTY, INDIANA**

The bank has applied to the Department for approval to relocate a branch office from 120 South Lake Street, Warsaw, Kosciusko County, Indiana to 325 South Lake Street, Warsaw, Kosciusko County, Indiana. The application was received on April 20, 2016. The branch is to be known as the **Warsaw Branch**. The bank will continue to have 78 branches after the relocation. **APPROVAL IS RECOMMENDED - (KJS)**

APPROVED TCF

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

The bank has applied to the Department for approval to establish a branch office to be located at Lot 6A Bell Oaks Centre, Newburgh, Warrick County, Indiana. The application was received on May 4, 2016. The branch is to be known as the **Bell Oaks Centre Branch**. This will be the institution's 52nd branch. **APPROVAL IS RECOMMENDED - (KJS)**

APPROVED TCF

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

The bank has applied to the Department for approval to relocate a branch office from 201 East Main Street, Washington, Daviess County, Indiana to 910 Southwest Highway 57, Washington, Daviess County, Indiana. The application was received on May 4, 2016. The branch is to be known as the **Highway 57 Branch**. The bank will continue to have 52 branches after the relocation. **APPROVAL IS RECOMMENDED - (KJS)**

APPROVED TCF

**ACTION TAKEN UNDER DELEGATED AUTHORITY
MAY 19, 2016**

5. MAINSOURCE BANK, GREENSBURG, DECATUR COUNTY, INDIANA

The bank has applied to the Department for approval to establish a branch office to be located at 3535 East 96th Street, Indianapolis, Marion County, Indiana. The application was received on May 6, 2016. The branch is to be known as the Indianapolis North Branch. This will be the institution's 88th branch. **APPROVAL IS RECOMMENDED - (KJS)**

APPROVED TCF

6. CENTIER BANK, WHITING, LAKE COUNTY, INDIANA

The bank has applied to the Department for approval to establish a branch office to be located at 50 North Ford Road, Zionsville, Boone County, Indiana. The application was received on April 25, 2016. The branch is to be known as the Zionsville Branch. This will be the institution's 54th branch. **APPROVAL IS RECOMMENDED - (KJS)**

APPROVED TCF

7. CENTIER BANK, WHITING, LAKE COUNTY, INDIANA

The bank has applied to the Department for approval to establish a branch office to be located at 6650 Whitestown Parkway, Zionsville, Boone County, Indiana. The application was received on May 16, 2016. The branch is to be known as the Whitestown Meijer Branch. This will be the institution's 55th branch. **APPROVAL IS RECOMMENDED - (KJS)**

APPROVED TCF

8. LINCOLN FINANCIAL GROUP TRUST COMPANY, INC, CONCORD, MERRIMACK COUNTY, NEW HAMPSHIRE

Lincoln Financial Group Trust Company, Inc. ("Lincoln") is a newly formed state chartered non-depository trust company in New Hampshire. Lincoln will be wholly-owned by Lincoln Retirement Services Company, LLC. Lincoln was capitalized with \$3 million. Lincoln intends to offer trust and custodial services in Indiana to employer sponsored retirement plans and individual IRAs as part of Lincoln Financial Group's retirement plan services business. The foreign corporation application is being filed to enable Lincoln to transact business in Indiana in accordance with the provisions of IC 28-1-22. Corporation Service Company, 251 East Ohio Street, Suite 500, Indianapolis, Marion County, Indiana has been appointed as resident agent for service of legal process by Lincoln. **ISSUANCE OF A CERTIFICATE OF ADMISSION IS RECOMMENDED - (KJS)**

APPROVED TCF

DELEGATED AUTHORITY
Monday May 2, 2016

SUBORDINATE LIEN MORTGAGE LOAN LICENSE APPLICATION

Union Home Mortgage Corp. d/b/a Vloan applied via the Nationwide Mortgage Licensing System for a Subordinate Lien Mortgage Lending license. They already have a First Lien Mortgage Lending license (Lic. #11088). Applicant is based in Strongsville, Ohio. They will be servicing their loans. They 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

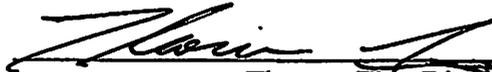
DELEGATED AUTHORITY

Monday, May 9, 2016

NON-DWELLING SECURED LOAN LICENSE APPLICATION

Budco Financial Services, LLC applied for a consumer loan license. Applicant is based in Detroit, Michigan. They will be originating interest free extended service contract loans for Volkswagen Credit Inc. customers. They will be servicing the loans. The applicant will not have a location in Indiana. They currently are licensed in twenty-four states. The staff's review finds that the financial responsibility, character, and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.5 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, May 12, 2016

NON-DWELLING SECURED LOAN LICENSE APPLICATION

Lafayette Neighborhood Housing Services, Inc. d/b/as Community Loan Center of West Central Indiana and Homestead Consulting Services applied for a consumer loan license. They are not currently licensed. Applicant is based in Lafayette, IN. They will be originating simple interest loans in the amount up to \$1,000. The loans are offered through specific employers in Tippecanoe, Benton, and Carroll counties in Indiana. The loans are offered through a grant program. The applicant is encouraging consumers to obtain loans through the grant program as an alternative to getting a payday loan. They will be servicing their loans. The applicant offering the loans through their website. They do not operate in any other state. 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)

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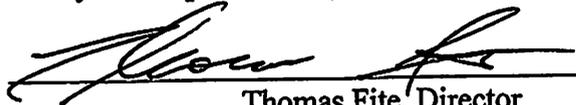
Thomas Fite, Director

DELEGATED AUTHORITY
Thursday, May 12, 2016

CHECK CASHING LICENSE APPLICATION

MBG, Inc. d/b/a A-1 Cash Advance applied for a check cashing license. They have also applied for a small loan license. The president and partial owner of the applicant is also the president of G&R Advance, Inc. (Lic. #8879). Applicant is based in Indianapolis, Indiana. They will be cashing checks for a fee up to 1.9%. Applicant will cash checks in Indianapolis, Indiana. They are currently licensed in Tennessee. 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

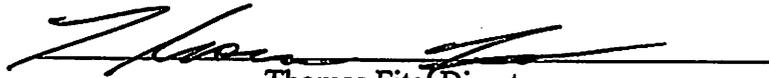
DELEGATED AUTHORITY

Thursday, May 12, 2016

SMALL LOAN LICENSE APPLICATION

MBG, Inc. d/b/a A-1 Cash Advance applied for a small loan license. They have also applied for a check cashing license. The president and partial owner of the applicant is also the president and partial owner of G&R Advance, Inc. (Lic. #8878) and partial owner of J & G Advance, Inc. (Lic. #8952). The applicant is based in Indianapolis, Indiana. The applicant was not interviewed since the president operates two other licensed Indiana small law operations in compliance with IC 24-4.5-7. They will be originating small loans under IC 24-4.5-7. The applicant will originate loans in an Indiana location. They will be servicing their loans. They are licensed in Tennessee. 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)

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Thomas Fite, Director

DELEGATED AUTHORITY
Thursday, May 12, 2016

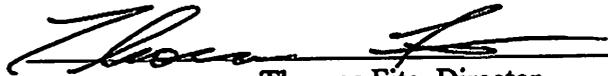
FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION

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

SUBORDINATE LIEN MORTGAGE LOAN LICENSE APPLICATION

Movement Mortgage, LLC applied via the Nationwide Mortgage Licensing System for a Subordinate Lien Mortgage Lending license. They already have a First Lien Mortgage Lending license (Lic. #18121). Applicant is based in Indian Land, South Carolina. They will be servicing their loans. They currently licensed in forty-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 24-4.5 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

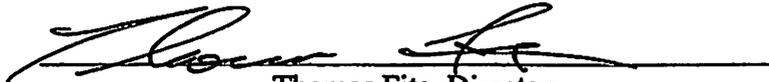
DELEGATED AUTHORITY

Friday, May 20, 2016

GUARANTEED AUTO PROTECTION PROGRAM APPLICATION

Partners Alliance Corporation, a third party administrator, is requesting approval for a Guaranteed Auto Protection (GAP) Program. The applicant is based in Poway, California. They currently makes a guaranteed insurance product underwritten by ARCH Insurance Company for \$595. This product is approved by the Department of Insurance. The applicant plans to market this product and the GAP program to Indiana dealers. 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 sixty 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 Old Republic Insurance Company. The initial dealer requesting approval is Gurley Leep Hyundai Subaru (License #4179). All future creditors/dealers will agree to abide by the same terms as those approved. The staff's review finds that the charge would be of benefit to the consumer and is reasonable in relation to the benefits as provided for under IC 24-4.5-2-202(1)(c)/3-202(1)(e). Approval is subject to review at a future date as deemed necessary by the Department. It is recommended that the program be approved as submitted and subject to the above conditions. (REB)

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



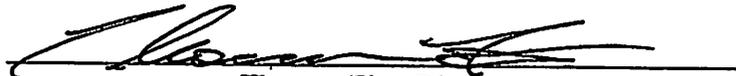
Thomas Fite, Director

DELEGATED AUTHORITY
Friday, May 20, 2016

NON-DWELLING SECURED LOAN LICENSE APPLICATION

Flagship Credit Acceptance LLC applied for a consumer loan license. They currently have a registration with the Department. The applicant is based in Chadds Ford, PA. They currently purchase retail installment contracts from Indiana automobile dealerships (Lic. #16525). In addition to this business activity, they plan to originate or refinance simple-interest automobile loans for Indiana consumers. Loan amounts will range from \$7,500 up to \$50,000. They operate in all fifty states. The staff's review finds that the financial responsibility, character, and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.5 and as stipulated in IC 24-4.5-3-503(2). Applicant is recommended for approval. (REB)

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Thomas Fite, Director

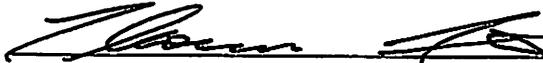
DELEGATED AUTHORITY

Friday, May 20, 2016

FIRST LIEN MORTGAGE LOAN LICENSE APPLICATION

E Mortgage Management LLC applied via the Nationwide Mortgage Licensing System for a First Lien Mortgage Lending license. They are not currently licensed with the Department. The applicant is based in Cherry Hill, New Jersey. They will not be servicing their loans. They are currently licensed in thirty-four states. The staff's review finds that the financial responsibility, character, and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 24-4.4 and 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



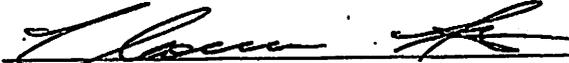
Thomas Fite, Director

DELEGATED AUTHORITY
Friday, May 20, 2016

MONEY TRANSMITTER LICENSE APPLICATION

TransferWise Inc. applied via the Nationwide Multi-State Licensing System for a Money Transmitter license. They are not currently licensed. The applicant is based in New York, New York. They are currently licensed in fourteen states. The applicant will be offering Indiana consumers the ability to transmit money to other consumers in several countries. The staff's review finds that the financial responsibility, character, and fitness of the applicant and officers and directors of the applicant are such as to warrant belief that the business will be operated honestly and fairly within the purposes of IC 28-8 and as stipulated in IC 28-8-4-35. Applicant is recommended for approval. (REB)

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



Thomas Fite, Director

**Delegated Authority
Monday, May 09, 2016**

Mortgage Loan Originator Applications

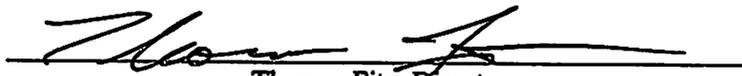
The following sixty-six originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage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

NMLS #	Last Name	First Name	Middle Name	Suffix
1117122	Atkins	Stephen	Andrew	
1011718	Baxter	Sean	Michael	
900979	Becarevic	Aida	Becarevic	
376767	Bejarano	Randy		
214928	Berger	James	Edward	
1481250	Blair	Kevin	Allen	
1295834	Boese	Charles	Olin	III
1458221	Brown	Joel	Robert	
1406717	Byrdsong	Maurice		
1307372	Cagle	Angela	Annette	
1054463	Camaj	Gjeto		
1429976	Canada	Regina	Ann	
886290	Cannella	John	James	Jr.
253642	Cash	Jennifer	Elaine	
1172654	Charles	Angela	Denise	
22260	Cherney	James		
1470556	Christian	Noel	Fredrick	
1449838	Cox	Margo	Marie	
1217382	Cuneo	Lindsey	Elaine	
135699	Cutaia	Daniel	Joseph	
913378	Davie	Kyle	William	
145093	Davignon	Gerald	R.	Jr.
1283361	Estimable	Allen	Fred	
823820	Fogg	Daniel	Chandler	
1339613	Fowler	Floyd	Lee	JR

1309734	Gomez	Jennifer	Rachel	
1468996	Grandy	Lora	Racheal	
1471732	Greuber	Elden	Joseph	
1350182	Hallman	Drew	Clinton	
902273	Hammons	Jack	Micheal	
1471948	Hester	Bethany	Alyssa	
1266696	Hyde	Rodrick	Dean	
1461195	Kamaleddine	Wissam		
998967	Kangas	Raymond	Thomas	
958557	Kobty	Stephanie	Nicole	
1481717	Lindquist	John	Randall	
1404806	Luckey	Melvin	Darnell	
1319489	Martinez	Katrina	Rene	
1481385	McCarthy	Sean	Matthew	
1295778	McCoy	Heather	Marie	
430032	Metts	Michael	Brandon	
1011844	Nissan	Martin		
1350179	Noel	Trina		
1159970	Northern	Demario	Anthony	
1153614	O'Connor	Cami	Lee	
1455828	Pagniano	Nathan	M.	
333730	Palafox	Eduardo	Lopez	
1448439	Peters	Barbara	Ann	
952652	Ramirez	Raul		
298274	Rooker	Andrew	Dale	
1400388	Salter	Barton	Neale	
1295777	Schoell	Bryan	Patrick	
1480478	Simms	James	Andrew	
1461402	Smith	Daryl	Keith	
1059712	Stewart	Wendell	Earl	II
1453196	Thompson	Jacklyn	Marie	

1475102	Thrun	Scott	Kurtchen
1471690	Tirrell	Alice	Marie
1390775	Tyler	Eric	Richard
268437	Verrette	Natalie	Marie
1435830	Weaver	Steven	J.
1075668	West	Clayton	Tyler
835041	Whitman	Kara	Elizabeth
1417790	Woodyard	Von	
291212	Wookey	Kristi	Kaleen
62955	Worley	Joshua	K.

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


Thomas Fite, Director

Delegated Authority
Tuesday, May 17, 2016

Mortgage Loan Originator Applications

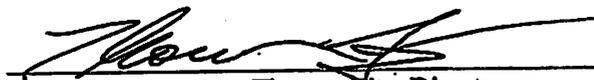
The following seventy-seven originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the mortgage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

NMLS #	Last Name	First Name	Middle Name	Suffix
1478717	Addison	Marlon	Londel	Sr
1382275	Barahona	Marcelo		
1459163	Bernhardt	Shawn	Henry	
1375409	Blackmon	Victoria	L.	
1004266	Bowlus	Eric	Eugene	
1472614	Brooks	Matthew	Ryan	Mr
1478304	Buczek	Lukasz		
1418601	Butler	Robert	Justin	
80916	Camis	Edward	Thomas	
1480728	Carpel	Ryan	Lawrence	
195555	Ciavarella	Michael	Paul	
1471959	Console	Alexander	Carmen Fredrick	Mr.
1471855	DeAngelis	Matthew	William	Mr.
1375149	Dejter	James	Treu	
1472612	DeMaris	Jessica	Leigh	
1461140	Enochs	Brian	Scott	
1449837	Esteves	Oriana	Maria	
1477312	Fagan	Ryan		
1093673	Flaherty	Kevin	P.	
131986	Flynn	John	Michael	
1275328	Fox	Jacob	Daniel	
1471955	Fray	Lorenzo	Saint Michael	
828491	Gonzalez	Erik	Steven	
1471954	Goulding	Carl	Anthony	
1461171	Griffin	Tony		Jr.

1466415	Guedon	Justin	Deane	
1472078	Hammock	Cory	Edward	
1478585	Harris	Gerald		
1374324	James	Lindsey	Jo	
1475272	Jameson	Russell	George	Jr.
621628	Johnson	Anita	K.	
1475922	Johnson	Erick	Jerrell	
1254561	Komar	Griffin	Kyle	
1472609	Kong	Stephanie		
470008	Lantz	Matthew		
1423427	Laughlin	Kevin	Michael	
1352337	Levingston	Shamitra	Narsha	
1147447	Licklider	Mallory	Ann	
1477309	Lipski	James	Joseph	
1475581	Londre	Christopher	John	
1466880	Lorenzetti	Kimberly	Kaye	Mrs
1463424	Mateo	Jonathan	Bautista	
1471600	Mateo	Rodrigo	Bautista	
1478418	McCord	Marcellus	A.	
616056	McMichael	Steven		
225480	McQuillen	Joseph	B.	
1238461	Melching	Kaylyn	Marie	
1469806	Miedema	Zachary	David	
284140	Miller	Svetlana		
1467669	Morales	Jorge	Jose	
1050396	Morris	Alexander	Neville	
193222	Nugent	Michael	C.	
1484466	O'Hair	Carolyn	Jean	
1336451	O'Neal	Brian	Keith	
757709	Parziale	Philip	A.	
1454509	Paye	Mick		

1405657	Pickford	Mallory	Elizabeth
1481723	Quade	John	Matthew
870947	Rice	Kelly	Amelia
7456	Rivera	Elizabeth	
918424	Roshan	Reza	Ray
291982	Ruff	Donald	Gregg
1449741	Sanchez	Amanda	Jane
1478040	Santo	Alfred	Brian
485463	Sebastian	Cira	
1455985	Shaut	Dana	William
30751	Skorupski	Steven	Joseph
893450	Smallman	Shannon	Juanita
1478465	Smith	Charles	E.
664604	Taylor	Sheryl	
1463413	Tinyo	Joshua	Anthony
884527	Trueman	Christopher	George
1440743	Vanegas Campos	Osmin	Mauricio
1472033	Weaver	Lorraine	Izetta
814550	Williams	Arnaye	M.
1477384	Yaeger	Elizabeth	
1480726	Yang	Jennifer	YoungJu

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


Thomas Rite, Director

**Delegated Authority
Monday, May 23, 2016**

Mortgage Loan Originator Applications

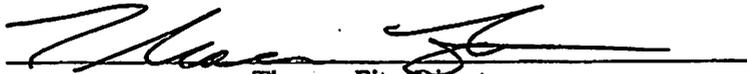
The following eighty-five loan originator applications are recommended for approval. Pursuant to 750 IAC 9-3-2(b), the department staff has determined that the professional training and experience, financial responsibility, character, and fitness of each applicant is such as to warrant belief that the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

NMLS #	Last Name	First Name	Middle Name	Suffix
737363	Banks	Cory		
130309	Baron	Mark	Alan	
505679	Bell	Jeremy	Jay	
1398902	Belle	Kevin	D'Andre	
532640	Bishop	Cathy		
1486820	Boyer	Mark	Andrew	
1472606	Bulk	Robert	Adam	
1489252	Byrd	Sylvester	Carl	III
1468323	Cecil	Franklin	D.	III
1470305	Chamizo	Shawn		
546206	Clark	Debra	J.	
1478716	Cranston	Timothy	Scott	
355677	Crownover	Gregory	James	
1449672	Cruz	Nicole	Marie	
860744	Dipietrantonio	Steven		
1399769	DuBay	Jesse	Anthony	
1398597	Dubin	Connor	Avery	
332673	Esterholt	Mark	Alan	
1483211	Fine	Daniel	Albert	
1472321	Fisk	Jessica	Lee	
1391715	Foreman	Christopher	Thomas	
1469937	Garner	Jaclyn	Taylor	
1486507	Grier	Michael	Dale	II
178812	Gross	Garrison	Spencer	
891529	Haglin	Shane	Jeffrey	
197891	Hansborough	Eric	Von	
315019	Hechanova	Rhea	Landrito	
1472608	Jenkins	Cody	Ryan	

1031733	Kolk	Mark	Steven
1470604	Koszyk	Alan	Wojciech
1247901	Kovach	Allison	Michelle
116895	Lee	Chun	Kit
1472602	Lewallen	Brandi	Marie
951226	Lewis	Aaron	Emerson
1483223	Lindsey	Kayla	Brittany
1485187	Marian	Larisa	
1483202	Marshall	Elisabeth	Katherine
1247522	Marstall	Matthew	Bernard
1284362	Maudlin	Brent	J.
1483087	McClintic	Jessica	Elayna
65002	McCole	Joseph	Francis
1446680	McCoy	Leah	Michele
1454506	McGlynn	Morgan	Frances
1485192	Michnuk	Jacqueline	Melody
74134	Midgley	Edward	Elio
256223	Miller	Brian	C.
1485216	Mollison	Anne	Marie
1071341	Morehouse	Alisa	Jan
1486824	Muchmore	Christopher	Aaron
1123063	Muir	Jason	Myles
337595	Murphy	Kimberly	Paige
1485281	Najor	Darren	David
1466194	Neal	Katherine	Elaine
1485287	Pauley	Luke	James
1485289	Perez	Jeremy	Jorge
222989	Piazza	Cindy	
1485667	Pop	Alexandru	
354121	Rho	Adam	Youngmin
1485304	Rini	Zachary	Joseph
294784	Romero	Alejandro	V.
436494	Romes	Michael	Shawn
1485305	Saady	Abdullah	Adel
1182205	Shamoun	Linda	

1012486	Shepardson	Mark	William	
1454706	Siegman	Jessica	Elaine	
1485322	Sikina	Michael	Joseph	
213427	Skrzypczynski	Robert		
1470360	Somerville	Jeremy	Lee	
1461957	Soni	Darshan	R.	
212422	Stuart	Christopher	Hayley	Sr.
1295892	Sturdevant	Chase	Lawrence	
1028393	Taylor	Ryan	Wade	
1485324	Terry	Angela	Ruth	
1485326	Thierry	Erin	Marie	
255265	Thune	Jeffrey	Nelson	
1149820	Tittl	Mark	Edwin	
138060	Vanderwey	Steven	S.	
1485336	Von Sprecken	Peter	Henry	
171248	Walker	Nicholas	Lee	
1036203	Weckhorst	Peter	Ernest	
1485639	Weimar	Jake	Charles	
1391940	Whetstone	Roderick	Bernard	
543306	White	Christy	Y.	
1212132	Williams	Brandon	Craig	
147346	Wysocki	John		

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



Thomas Fite, Director

**Delegated Authority
Tuesday, May 31, 2016**

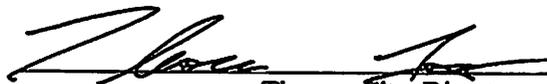
Mortgage Loan Originator Applications

The following fifty-seven 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
1476255	Adeyemi	Victoria	Nancy	
1434388	Ashley	Kimberly	Lyn	
913080	Avanesian	Timur	Vadimovich	
170358	Balbi	Stephen	Felice	
1210894	Barr	Kevin	Alexander	
1463060	Belcher	Cara	Brenna	
572531	Benivegna	Michael	F.	
1455400	Bermudez-White	Sarah	Margaret	
1453561	Bowman	Matthew	Roy	
1472044	Broach	Adam	Dione	Jr.
107712	Bruno	John	Charles	
43941	Cerulli	Anthony	Francis	
99006	Collins	Britt	Ellis	
176424	Cottone	Christopher	Paul	
139013	Crouse	Philip	Dale	
655598	Crowell	Terrell	Lorne	
272522	DeBroux	Bradley	Alan	
1196196	Eckert	Robert	John	
1471642	Fenton	Marsha	Alicia	
1471733	Fowler	Dominique	Shari Deanna	
191181	Gebhardt	William	Gustav	III
1387678	Gibbs	Duane	Del	II
1455276	Guendouzi	Nasser		
547677	Hampton	Christopher	Morgan	
852773	Haracic	Anja		
1222306	Hartz	Dacia	Elizabeth	
1427467	Hill	Dwayne	Edward Ray	
178071	Knight	Robert	Douglas	
196606	Kwon	Paul	I	
166323	Lose	Joseph	Michael	
262856	Malkin	Florene	Barbara H	

1436329	McGuffey	Alexandra	Marie
1363387	McKillip	Joan	Marie
89246	McNamara	Brian	John
1485663	Milner	Jabriel	Edward
1487980	Montoya	Landon	Dean
1480558	Morris	Ryan	
1478302	Orzechowski	Philip	Paul
1463416	Pogue	Theresa	Francine
1485294	Poma	Salvatore	Nicholas
1387581	Prater	Elizabeth	Holly
1448957	Rahn	Jessica	Marie
1429519	Robinson	Christina	Catherine
1489320	Roussel	Kay	Lorraine
1463436	Sampson	Bianca	M.
1471736	Sanders	Ryan	Scott
1475051	Smith	Jonea	Renee
30011	Sutkowi	Wesley	Ronald
1421841	Thompson	Andrew	David
1023935	Thompson	Zachary	Charles
1140495	Usery	Chantz	Lane
1480435	Verrette	Danny	R.
1485332	Vlisides	Andrew	Nicholas
874429	Warga	Catherine	Diane
392832	West	Randy	Octavian
303573	Wills	Steven	Charles
1140505	Wisbiski	David	Joseph

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



 Thomas Fite, Director