

DEPARTMENT OF FINANCIAL INSTITUTIONS
MINUTES OF MEETING
April 8, 2021

The Members of the Department of Financial Institutions virtually met at 10:00 a.m., EDT. Present from the Department were Thomas C. Fite, Director; Christopher Dietz, Deputy Director, Depository Division; Lyndsay Miller, Deputy Director, Consumer Credit Division; Michael Fracassa, Deputy Director, Administration Division; Troy Pogue, Chief Operations Officer; Kirk J. Schreiber, Senior Depository Analyst and Assistant Secretary; Nicole Buskill, General Counsel and Secretary; George Dremonas, General Counsel; Brad Stone, IT Director; and Sharmaine Stewart, Administrative Assistant.

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

- A. Members Present: Richard J. Rice, Chairman; Mark Schroeder, Vice Chairman; Thomas C. Fite, Director; Jean Wojtowicz, Donald E. Goetz and Benjamin Bochnowski
- B. Date of next meeting: May 13, 2021 @ 10:00 a.m., at the Indiana Department of Financial Institutions, 30 South Meridian Street, Suite 300, Indianapolis, Indiana and virtually via Webex.
- C. Chairman Rice entertained a motion to approve the minutes of the March 11, 2021 meeting.

Ms. Wojtowicz moved approval of the minutes; Mr. Goetz seconded the motion. Ms. Buskill called roll for a vote. Richard Rice, Mark Schroeder, Jean Wojtowicz, Ben Bochnowski, Don Goetz, and Tom Fite all voted yes. The minutes were approved 6-0.

D. DIRECTOR'S COMMENTS AND ACTIONS:

1. 2022 revenue and expense projections and initial fee discussion. **(Michael Fracassa)**

We have been reviewing our projected financials for FY 22 and we are currently projecting an increase in of \$800,000 in revenue over this year by because we are expecting an increase in revenue in depository assessments by \$800,000 because Indiana banks and credit unions significantly increased their assets in 2020. With this in mind we are considering the following:

- Because of the revenue increases we are considering reducing our fees back to 2019 levels on banks and credit unions which would be a 5% cut, and also not including PPP loans in the assessment. This would reduce revenue by \$320,000

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April 8, 2021

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- We are also looking to reduce volume fees back to their 2019 level of \$4 per \$100,000 which would reduce revenue by \$460,000, including \$130,000 reduction for depositories.
- With this reduction we will still have the ability to work through our current strategic planning and discuss what areas we need to strengthen going forward. We have had initial discussions about increasing our approved expenses and they have been favorable.

This is still tentative, and we are still working through the details of our strategic plan, but this reduction of \$780,000 and increase in expenses for FY 2022 would provide some relief to our institutions across the board, while also leaving DFI with enough revenue to implement some key strategic planning items we are considering.

2. Director Fite advised the Members of actions taken pursuant to Delegated Authority.
3. Other Matters


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. Schroeder moved for adjournment, Ms. Wojtowicz seconded the motion, and it passed unanimously.

APPROVED:


Richard Rice, Chairman

ATTEST:


Nicole Buskill, Secretary

**ACTION TAKEN UNDER DELEGATED AUTHORITY
MARCH 17, 2021**

1. **CYNTHIANA BANCORPORATION, CYNTHIANA, POSEY COUNTY, INDIANA**

Cynthiana Bancorporation ("Cynthiana") has applied for approval of a merger with Community State Bank of Southwestern Indiana, Poseyville, Posey County, Indiana ("CSBSWIN") pursuant to IC 28-1-7. Cynthiana will be the surviving entity. CSBSWIN is 100% owned by Cynthiana. The principal purpose of the merger is to facilitate a corporate reorganization to consolidate CSBSWIN with Cynthiana and terminate CSBSWIN's charter and corporate existence under Indiana law. **APPROVAL IS RECOMMENDED - (KJS)**

DEPUTY APPROVED 
DIRECTOR APPROVED 

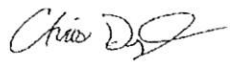
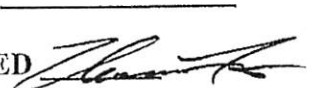
2. **TEACHERS CREDIT UNION, SOUTH BEND, ST. JOSEPH COUNTY, INDIANA**

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:

DGZephyrhills, LLC – Grand Rapids, Michigan – 1 member (common bond of occupation as defined by IC 28-7-1-10)

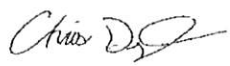
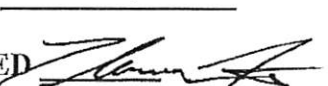
DG@PanamaCity, LLC – Grand Rapids, Michigan – 1 member (common bond of occupation as defined by IC 28-7-1-10)

APPROVAL IS RECOMMENDED - (KJS)

DEPUTY APPROVED 
DIRECTOR APPROVED 

3. **COMMUNITY TRUST AND INVESTMENT COMPANY, LEXINGTON, FAYETTE COUNTY, KENTUCKY**

An application for issuance of a certificate of admission was received from Community Trust and Investment Company, Lexington, Fayette County, Kentucky ("Community Trust"). Community Trust filed the application to enable it to transact business in Indiana in accordance with the provisions of IC 28-1-22. The Kentucky state-chartered non-depository trust company intends to engage in serving as a fiduciary in the State of Indiana. Community Trust will not have an office in Indiana. Thomas W. Dinwiddie, 211 North Pennsylvania Street, One Indiana Square, Suite 1800, Indianapolis, Marion County, Indiana has been appointed as resident agent for service of legal process by Community Trust. **ISSUANCE OF A CERTIFICATE OF ADMISSION IS RECOMMENDED - (KJS)**

DEPUTY APPROVED 
DIRECTOR APPROVED 

**ACTION TAKEN UNDER DELEGATED AUTHORITY
MARCH 17, 2021**

4. MIDLAND STATES BANK, EFFINGHAM, EFFINGHAM COUNTY, ILLINOIS

An application for issuance of a certificate of admission was received from Midland States Bank, Effingham, Effingham County, Illinois ("Midland States"). Midland States filed the application to enable it to transact business in Indiana in accordance with the provisions of IC 28-1-22. The Illinois state-chartered commercial bank intends to engage in serving as a fiduciary in the State of Indiana. Midland States will not have an office in Indiana. Corporation Service Company, 135 North Pennsylvania Street, Suite 1610, Indianapolis, Marion County, Indiana has been appointed as resident agent for service of legal process by Midland States. **ISSUANCE OF A CERTIFICATE OF ADMISSION IS RECOMMENDED – (KJS)**

DEPUTY APPROVED 

DIRECTOR APPROVED 

5. MIDLAND TRUST COMPANY, EFFINGHAM, EFFINGHAM COUNTY, ILLINOIS

An application for issuance of a certificate of admission was received from Midland Trust Company, Effingham, Effingham County, Illinois ("Midland Trust"). Midland Trust filed the application to enable it to transact business in Indiana in accordance with the provisions of IC 28-1-22. The Illinois state-chartered non-depository trust company intends to engage in serving as a fiduciary in the State of Indiana. Midland Trust will not have an office in Indiana. Corporation Service Company, 135 North Pennsylvania Street, Suite 1610, Indianapolis, Marion County, Indiana has been appointed as resident agent for service of legal process by Midland Trust. **ISSUANCE OF A CERTIFICATE OF ADMISSION IS RECOMMENDED – (KJS)**

DEPUTY APPROVED 

DIRECTOR APPROVED 

Delegated Authority
March 11, 2021

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 two hundred 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
1847462	Alcala	Daniel		
2017965	Amesquita	Christopher	Daniel	
1845748	Aponte	Casandra		
2022227	Ault	Stephen	Conor	
1620552	Barbosa	David		
2055107	Barnard	Matthew	Christopher	
2049095	Barseghyan	Vazgen		
1965114	Bates	Gregory	David	
2046936	Baumann	Zachary	Clark	
2087789	Beacom	James	Patrick	
448328	Berry	Ty	Nolan	
1672141	Berube	Vincent	Michael	
2056926	Beutel	Derek	Allen	
2021006	Bholat	Afifa	Mohamed	
1901198	Bisha	Erind		
2090514	Bliven	Richard	Owens	Jr
2087717	Bonacci	Jonathan	Anthony	
256030	Borg	Daniel	Christopher	
2081202	Boskovski	Viktor		
1846201	Bourland	James	Andrew	IV
952463	Brockman	Jerry	Richard	
680105	Brooks	Jessica	Laine	
2027221	Broome	Tiera	Danielle	
2075785	Brown	Hannah	Pevna	
957820	Brown	Matthew	Edward	
2028043	Bruening	Ray	Alan	
214848	Buhrman	Bradley	Dale	
2101262	Burke	Kyeler	Frederick	
1060356	Caporale	Michael	Joseph	
1376912	Carlisle	Delano	DuShawn	
2037226	Carmack	Travis	Lee	
2096465	Carson	Thomas	Edward	
1531154	Castrillon	Jailene	Natalia	
2088064	Chilicas	Thelma	Renee	

2099529	Christopherson	Jeremy	Brian	
2087395	Chrysochoos	John	Michael	
1187573	Climo	Adam	Marcus	
1993733	Compian	Raul	Macario	Jr
1822766	Conkin	Christopher	Keith	
1954756	Conners	Derek	Ashley	
229808	Costabile	Tony	M	Jr
2088151	Craven	Jonathan	Andrew	
2070924	Cresswell	Sarah	Jane	
569973	Crouse	John	Daniel	
1980311	Daoud	Marriann		
2087472	Day	Winola	Nicole	
2050117	Drummond	Jessica	Marie	
2087702	Duttera	Emily	Daniele	
2053247	Easterly	Shacoriya	Janisia	
2088774	Eckelbarger	Wyman	Maxwell	
2069783	Edmundson	Douglas	James	
2087844	Egan	Katlyn	Nicole	
2034713	Ellerbeck	Michael	Thomas	II
1901784	Elsaghir	Jaafar	Mohamad	
2087824	Ensley	Joshua	John	
2014175	Ertel	Nicholas	Barret	
2097004	Farella	Michael	Anthony	
1993454	Feely	Ryan	Edward	
2097010	Feit	Cole	Tyler	
2096685	Ferguson	Tracey	A	
2050197	Fernandes	Ladonna	Green	
1380351	Fernandez	Max	Steven	
2090413	Fernandez-Ramirez	Jose	Ramiro	
1025923	Fillipp	Jacob	Nelson	
1325435	Fleming	Harper	Jade	
1430759	Fong	Kenneith	Kalvin	
39115	Foster	Andrew		
1840124	Freyholtz	Kimberly	Carol	
1982753	Fritsch	Shauna	Ann	
1772409	Galindo	Richard	Daniel	
1623614	Garcia	Maria	Magdalena	
1947115	Garcia Flores	Freddie		
2038568	Gates	Andrew	Allen	
838066	Gates	Kathryne	Lorraine	
2087849	Gilroy	Kelsey	Ann Marie	
2087834	Glamatovic	Katarina		
1945884	Green	Jessica	Taylor	
1927279	Greiss	Mark	Labibaziz	

1276153	Griffin	Mason	James	
2087201	Grodesky	Morgan	Elizabeth	
1387691	Grombala	Benjamin	David	
2044423	Gutierrez	David		
2103205	Guzman	Jose	Manuel	
1961853	Hall	Kevin	L	
1933695	Hamilton	Xavier		
2076257	Hamilton	Andrew	John	
2087359	Harrell	Patrick	Duane	
1023223	Heidrich	Erich	Laurence	
2087712	Henschel	Erich	Paul	
2030989	Hernandez	Jacqueline	E	
2068500	Hodges	Chad	Michael	
2088374	Holcomb	Teressa		
1985910	Huang	Jing		
1969062	Hughes	Jeremy	Lee	
2087720	Jaafar	Heaven	Neheya Deanne	
2088999	Jaber	Izzat	Mohamad	
2071533	James	Kenneth	Darnell	Jr
2088382	Jamieson	William	Edward	Jr
2087324	Jank	Michael	David	
2024139	Jefferson	Alexandria	Laufone	
2087737	Jeong	Jae	B	
2088394	Johns	Zachary	Thomas	
2061330	Johnson	Torin	James	
1920539	Jones	Rebekah	Susan	
1632981	Jones	Melonique	Chantel	
339728	Justice	Chad	Joseph	
2061859	Kafantaris	Morgan	Kate	
2087121	Kaliana	Salvatore	Shamshoon	
2087715	Kariem	Ahmed	Razzak	
2097009	Karnes	Ethan	Andrew	
2029693	Kelly	Dylan	Analu	
629891	Kelly	Jason	Allen	
2039928	Ketelhut	Julee	Faye	
1527219	Kleiman	David	Paul	
2089757	Kwiatek	Kevin	Daniel	
2076189	Lee	Jonghyun		
1257354	Lewis	Cole	D	
2088430	Lewis	Destiney	J'Nay	
2059301	Lima	Matthew	Ryan	
2087460	Longtin	Timothy	Lee	
2101024	Loomis	Jordan	Boyer	
2098460	Love	Kevin	Wyatt	

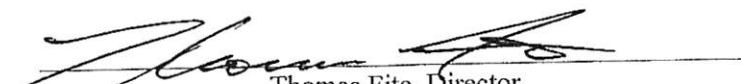
2014404	Luna	David	Jordan
1975926	Lynskey	Felisha	Sandra
2031040	Mann	Jordan	DaShawn
2053953	Manuel	Brandon	James
1977795	Marquina	Alcides	Stanley
2077557	McCarrell	Kevin	Lee
813485	McCarthy	Justin	Perry
2030979	McCaughey	Kevin	Francis
1473229	McClure	Samuel	Charles
2088845	McKean	Erik	John
1773251	Mclaughlin	John	Gordon
33831	Mendicino	Anthony	Jordan
1993804	Mesta-Etgen	Shawnda	Jean Frances
137532	Miller	Kat	K
2097244	Miller	Shelsi	Alona
2075355	Miller	Sue	Ann
1845827	Minyard	Michael	Anthony
2097012	Miranda	Tania	Manuela
2045268	Mitch	Kevin	Michael
2099754	Molinaro	Briano	Roberto
1948233	Montgomery	Samantha	Bride
2088335	Moore	Amanda	Katherine
52492	Moran	Michael	Edward
2015687	Moreno	Christine	Marie
2088025	Mullins	Steven	Luke
894556	Newton	Andrew	Johnson
2076111	Ngo	Daniel	Dat
334936	Nguyen	John	T
728324	Nobles	Robert	Louis
1863366	Nolan	Shane	William
1867298	Norcross	Noah	Robert
2097234	Nudell	Jonah	Alexander
2077566	Orr	Jennifer	Brooks
232865	Oswald	David	
2026302	Overcash	Cody	Ryan
2055144	Palacios	Anthony	
2100872	Palmer	Craig	Bryson
2037248	Pancorbo	Sabrina	Grethsel
2085070	Pangburn	Kimberly	M.
1800362	Parsons	Christopher	William
2088503	Pastor	Andrei	
2087478	Pawelski	Jane	Rochelle
2071270	Pellerin	Taylor	Ann
2093299	Penate	Cristopher	Alexander

Jr.

2002920	Penzone	Adelaide	Marie	
777013	Perea Mireles	Monica		
1841973	Peterson	Dustin	Ernest	
2089361	Peterson	Matthew	Douglas	
2094517	Pettas	Andreas	Christos	
1953683	Picavia	Branko	Alberto	
195583	Pierce	Mark	Steven	
2010956	Piper	Christina	Joy	
1863952	Pitt	Jeffery	Dequan	
1547676	Porras Guadalupe	Luis	Daniel	
1280672	Powell	Jacob	Guy	
562175	Pressel	David	Lee	
1905981	Pukach	Matthew	Vincent	
1495970	Quevedo	Carlos	Raul	
2103986	Raber	Jeremiah	Allen	
489271	Randle	Saddiyah	Fatimah	
2080002	Reynosa	Christopher	Robert	
1214616	Reynoso	Pablo	Lara	Jr.
2099822	Rice	Brendan	Michael	
2027793	Richardson	Aaron	Wayne	
2087814	Roae	Alison	Marie	
1294775	Rodriguez	Marlon	Pador	
2054960	Rogers	Ravon	T	
247808	Roldan	Peter	John	
1936442	Rollins	Terray		
2071002	Rostran	Marvin	Marvelous	
1953671	Russell	Daniel	Adam	
118441	Salazar	Ray	Anthony	
2070907	Saliba	Abraham	Suheil	
2087449	Sandberg Smith	Sarah	Rence	
2003680	Schell	Alec	Matthew	
1012516	Schirmer	Nathan	Charles	
785840	Schlatter	Michael	Christopher	
2087123	Semma	Jacob	Reid	
1898130	Seneres	Eysvetleina	Cruz	
2088867	Seruga	Henry	Joseph	II
2001400	Sharrett	Angela	Colleen	
1478479	Sherman	Kolin	Duane	
1719371	Short	Donald	Hardy	Jr
205015	Sliter	Timothy	Earl	
2064535	Smith	Conor	Matthew	
2100319	Snyder	John	Henry	
2005862	Solem	Erik	Everett	
2082618	Sorells	Cody	Christopher	

1871760	Spence	Nicholas	Anthony	
2030942	Spencer	Daniel	Solomon	
2089381	Steelman	Michael	Robert	
1788985	Stewart	Chad	Michael Allen	II
1929529	Sullivan	William	Bryan	
1901552	Tate	David	Anthony	
2088252	Teears	William	John	Jr
2088370	Thompkins	Taylor	Renec	
411143	Thompson	Misty	My'chelle	
1898681	TImpson	Joseph	Kyle	
2072268	Tittsworth	Brent	Adam	
2094045	Toro	Christian	Joseph	
1772403	Totzke	Timothy	James	
4420	Traub	Joseph		
485036	Turner	Russell	Wade	
1187621	Utterback	Larry	Alan	
2031704	Vanice	Nathan	Bennett	
1320676	Walker	Michael	Jerome	Jr
2062697	Walker	William	Dean	
2069808	Warfield	ShaDarrion	Marie	
1830431	Warne	Robert	Michael	
1970631	Weinfurtner	Karen	Lee	
1834838	Wheatley	Meredith	Brooke	
2031594	Williams	Lance	Carlton	
144874	Williams	Anthony	Bernard	
2087294	Williams	Tyler	Kevin	
2007479	Willis	McKinsey	Louise	
2094834	Wolgamot	Steven	Eugene	Jr
1029019	Wood	Candice	Williams	
2081371	Wood	Elizabeth	Elaine	
2082576	Woodard	Ryan	James	
788849	Zari	Paul	Bruno	
1784795	Zayas	Phillip	Alexander	
2037122	Zuver	Derek	Alan	

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


Thomas Fite, Director

Delegated Authority
March 18, 2021

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 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
1672499	Arndt	Jeremy	Paul	
1995421	Austin	Martha	Jean	
2087852	Baker	Leslie	Stephen	
2015221	Belinc	Zachariah	Davis	
2041622	Billy	Jeffrey	Matthew	
1794730	Blair	Ronald	Kelly	
1211628	Blais	Jeffrey	Michael	
2084809	Borges	Claudia		
2088203	Bowden	Eddie	Dimitri	
2097131	Branneky	Roy	C H	III
1199546	Burkhammer	Andrew	Duane	
2109481	Cain	Caroline	Brooke	
1434948	Calwise	James		III
2108831	Carico	Allie	Marie	
2082918	Case	Marjorie	Annette	
2100662	Cason	Rachel	Broward	
2108963	Castelluccio	Dillon	Thomas	
1421280	Chatman	Darnell		
2087485	Cheatham	Alison	Lee	
1731599	Christian	Justin	Lee	
2108958	Chubko	Julia		
2108745	Costello	Nicholas	Steven	
586060	Custard	Lawrence		
1740379	Davis	Charles	K	
2087815	Day	Jordan	Anthony	
2069102	DeCoursey	James	Patrick	
2108636	Duncan	Crystal	Ilana	
2080405	Eisenberg	Zachary	Oscar	
2100668	Elliott	Alexander	Charles	III
2087860	English	Megan	Alcase	
2088388	Espinoza Razo	Yanet	Alexandra	
2108974	Farner	Christopher	John	
2087847	Ferroni	Kayla	Marie	
46072	Fishbein	Robert	Alan	

2108517	Fitzpatrick	Andrew	K	
1931247	Galla	Taylor	A	
56473	Giaquinto	Julian	Nicholas	
444053	Gomez	Henry		
1516162	Goode	Johnathan		
2037822	Grumbach	Alyson	Marie	
693417	Gupta	Shilpi		
371028	Hales	Michael	David	
2087322	Hazime	Amanda		
2108607	Hepburn	Adam	Bradley	
2108899	Humphreys	Jess	Jerome	
1996696	Huynh	Anthony	Binh Vi	
1877436	Israel	Alexander	Ludwig	
2099951	Jensen	Chandler	Marie	
2095729	Kana	Joseph	Anthony	
2031624	Keasler	Kenneth	Bentley	
2060147	Ketter	Robert	Vincent	Jr.
1630911	Kitts	Nicholas	William	
2087679	Klar	Maxwell	Paul	
771356	Kling	Russell	B	
1723707	Lederman	Craig	Benjamin	
2001032	Lintz	Ethan	Alexander	
2108614	Lopez	Alan	Michael	
2060231	Lynch	Kasen	Charles	
2087692	Maag	Dempsey	Vincent	
387341	Mallett	Zachary	William	
1994508	Mamourette	Wolff		
1795243	Marciniak	Samuel	Gregory	
2108977	McCauley	Callan	Leigh	
2087810	McGinty	John	Fitzgerald	
2018085	McNeil	Kelvin		
2088365	McNicholas	Shane	Connor	
2072251	Mello	Darbi	Kay	
2010762	Mills	Joshua	Hamilton	
2087808	Mogan	Matthew	Michael	
2108828	Mohler	Christian	Alexander	
1773222	Moore	Evan	McDermott	
2108522	Motte	Jason		
138214	Murphy	Russell	Berry	
2087793	Musumeci	Daniel	Joseph	
2108980	Myers	Chasity	Rose	
1730070	Naylor	Genelle	Nicole	
2087406	Newby-Thompson	Brittany	Nicole	
2100411	Nordstrom	Conor	Daniel	

1474125	O'Cull	Lauren	Cecilia	
2081127	Panagos	Hayden		
2087055	Patino	Randall	Scott	II
244970	Peral	Lorena		
1781773	Petre	Theresa	Lynn	
2087671	Pettit	Cheyenne	Michele	
2088268	Pham	Hieu	Duc	
2007262	Prescott	Brooke	Kirstin	
1987122	Rafeh	Naeif		
1974196	Reed	Kelli	Carrieami	
2086563	Refakes	Matthew	Aristides	
2076178	Reyes	Jade	Seris	
2091260	Rondinella	Angela	R	
2001398	Sapolin	Jacob	Miles	
2108690	Schmaltz	Scott	Kim	
2087471	Schutz	Aaron	Michael	
2001348	Shafer	John	Ray	Jr
919945	Spackman	Timothy	David	
1481859	Stertzbach	Chad		
2060145	Stratford	Samuel	Sullivan	
1889526	Sumner	Gabrielle	Rose	
1873707	Suter	Jason	Jacob	
2017275	Tang	David	T	
368277	Veidt	Keith	Richard	
2087635	Walker	Andrew	William	
2050355	Welliver	Brianna	Lynn	
513683	White	Tika		
2094152	Wollaston	Stephen	Paul	
1026085	Wurtenberger	Holly	Ann	
2098455	Zolman	Joshua	Luke	

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

Thomas Fite, Director

Delegated Authority
March 24, 2021

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 sixteen 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
1538211	Achermann	Cynthia	Jean	
2088581	Aljahmi	Essa	Mohamed	
2067580	Baleeiro Borelli	Aline	Alves	
2108766	Barreto	Rodrigo	Chiappano	
648816	Blackshear	Robert	Artez	
2098734	Bosoi	Paul	Andrei	
226829	Bote	Steven	Roland C	
2050393	Brisbin	Jamie	Annette	
2090444	Browning	Emily	Faye	
2067911	Choe	David	Chacchin	
1945339	Cordero Ortiz	Juan	Sebastian	
2100666	Csaky	Gyula	Istvan	
2102083	DeSoto	Ilee	Michelle	
2097073	Dulla	Angela	Therese	
2087210	Dunston	Isaac	James	
901335	Esprece	Frank	Willis	
1452786	Femat	Jesse		
2108413	Flanagan	Sean	Riley	
1936331	Flood	Adrianna	Chantel	
2026712	Ford	Mark	Lewis	
2108837	Gali Lamirande	Mikaela	Justine	
930279	Gallegos	Edgar	Allan	
219961	Garcia	Pauline		
2108412	Gaston	Brennah	Delia	
2089058	Gganah	Alex	Trokon	
2087234	Groves	Steven	Graham	II
2083776	Gueller	Eben	Jon	
2100671	Gutierrez Garcia	Hilary	Nicole	
148900	Hermansen	Brad	Alan	
2100115	Hester	Cole	Alan	
2108870	Hill	Curtis		
2042339	Holt	Taylor	Houston	
2094729	Howat	Tyler	Matteson	
713475	Ivey	Nuvia	Espana	

1918085	Jandrain	Benjamin	John	
2030148	Jelovac	Sado		
386232	Johnson	Christopher	Neal	
2108988	Kefgen	Alec	A	
2099300	Kneeland	Elijah	Gabriel	
2028638	Kobierski	Fay		
2071764	LaRose	Warren		III
563480	Lawrence	Zach	T	
2045460	Lee	David	Michael	Jr
1918499	Long	Ashley	Marie	
2054909	Lopez	Andres	Nikko	
2087216	Louie	Jason	Meing	
1382313	Lyons	Heather	Lynn	
2064037	Macy	Christopher	George	
2086845	Maddox	David		
2009067	Mangano	Joseph	Robert	
2001759	Mansour	Isaac	Joseph	
267614	Marques	Laura		
692627	Mendoza	Rudy	Lorenzo	
1824751	Meriwether	DeShawn	Latee	
933082	Miller	William	Richard	
2089057	Moore	Kennen	Eugene	
2108702	Mosley	Conor	Hodgson	
2081159	Murphy	Benjamin	Wentworth	
2095668	Nazario	Kyle	Richard	
2024007	Neal	Eric	James	
171423	Neale	John	W	
838796	Oliver	Mitchell	Jacob	
2001380	O'Sullivan	Stephen	Kolbe	
1526739	Packer	KC	Austin	
1003372	Papagianis	Kostantinos	N	
2050742	Park	Boyeon		
2108910	Parker	Amanda	Ann	
2019110	Patel	Shivani		
2108576	Paterson	Corey	Patrick	
2035000	Paul	Eric	Alan	
1557817	Pazos	Raydel		
2100687	Peacock	William	Clarence	
2100654	Perry	Joshua		
2109001	Pokrzywinski	Kyle	Joseph	
2032465	Profita	Melissa	Rae	
2087392	Ptak	Robin	Ilene	
2055367	Rader	Michael	Shane	
2077324	Rankin	Cory	Thomas	

1076361	Reeder	Eric	Randolph	
1773262	Reno	Taylor	Noel	
2042773	Rippee	Paul	Ellis	III
2095404	Robinson	Edward	G	Jr
2034199	Ryan	Sean	Michael	
2011021	Saggu	Gurmukh		
2108521	Salazar	Nicholas	Alejandro	
191591	Scanlon	Vicki	Jan	
1325497	Scott	Ellen	Patrice	
1976817	Segui	Rachael	Dawn	
1642924	Sidhu	Devinder	Singh	
1450024	Simm	Anthony	David	
279904	Sipe	Mark	E.	
2082499	Smith	David	Harlan	
1448748	Spadafore	Bradley	David	
2102519	Stone	James	Drake	III
1921064	Stoppa	Mark	Thomas	
2108622	Strickland	RaShaun	Clintae	
2083152	Tang	Elliott	Tobias	
40890	Theriot	Louis	Arnold	Jr.
2096547	Thomas	Dakota	Lee	
1843213	Thomas	Deron	Letavious	
1897295	Timpson	Rachel		
2087390	Tobey	Jonathan	Newton	
2098024	Turner	Calvin	Jones	
2014023	Uffer	Robin	Michael	
1532740	Valentin	Lucrece		
1280108	Waton	Michael	Leonard	
1775039	Watson	David	Edward	III
2090347	Wayne	Jason	Lee	
2086588	Weaver	Richard	Marc	
1680719	Wilkerson	Douglas	David Cortez Nichimoku	
629998	Wilson	Devin	Robert	
2048643	Winter	Kyle	Richard	
2087122	Womack	Amanda	Rose	
1954511	Wysocki	Christopher	John	
2025452	Zacharie	Devon	O'Niel	
2109047	Zoudo	Jacob	Benjamin	

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

Thomas Fite, Director