

**DEPARTMENT OF FINANCIAL INSTITUTIONS**  
**MINUTES OF MEETING**  
**December 14, 2023**

The Members of the Department of Financial Institutions met at 10:00 a.m., EDT, at 30 South Meridian Street, Suite 200, Indianapolis, Indiana. Present from the Department were Thomas C. Fite, Director; Christopher Dietz, Deputy Director, Depository Division; Miranda Bray, Deputy Director, Consumer Credit Division; Troy Pogue, Chief Operations Officer; Nicole Buskill, General Counsel and Secretary; George Dremonas, General Counsel; Scott Conner, General Counsel; Kirk J. Schreiber, Senior Depository Analyst and Assistant Secretary and Sharmaine Stewart, Administrative Assistant.

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

- A. Discussion of records classified as confidential by state or federal statute, authorized under Ind. Code § 5-14-1.5-6.1(b)(1) and (7). The Members certify that no subject matter was discussed in the Executive Session other than the subject matter specified in the public notice.

**II. PUBLIC SESSION: 10:58 a.m.**

- A. Members Present: Thomas C. Fite, Director; Jean Wojtowicz, Donald E. Goetz, Benjamin Bochnowski, and John Kirk. Richard J. Rice, Chairman, and Mark Schroeder, Vice Chairman were present via Microsoft Teams.
- B. Date of next meeting: January 11, 2024 @ 10:00 a.m., at the Indiana Department of Financial Institutions, 30 South Meridian Street, Suite 200, Indianapolis, Indiana.
- C. Presiding Chairman Jean Wojtowicz entertained a motion to approve the minutes of September 14, 2023, and November 9, 2023.

**Mr. Goetz moved approval of the minutes; Mr. Kirk seconded the motion. Ms. Wojtowicz called a roll-call vote. The motion passed 7 – 0.**

**D. DEPOSITORY & CONSUMER CREDIT DIVISIONS:**

**1. Resolution Authorizing the Initiation of a Rulemaking Process Which Will Establish Fees and Civil Penalties**

Nicole Buskill, General Counsel, presented a Resolution Authorizing the Initiation of a Rulemaking Process to Establish Fees and Civil Penalties. In support of the resolution,

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Ms. Buskill presented an overview of the rule-making process for this rule. Ms. Buskill stated that the Members are being asked to consider a resolution that authorizes the Department to initiate the rule-making process so it may establish fees for the next fiscal year. Ms. Buskill stated that she and Director Fite are scheduled to present the fees to the Legislative Budget Committee on December 19. After the presentation, she stated that if approved, she plans to file the rule and any required documents with the Legislative Services Agency ("LSA") immediately after the Legislative Budget Committee hearing. If the rule is filed with LSA by Dec 20, it should be published by Jan 3. Ms. Buskill stated that they are also required to file a notice of public hearing and that the hearing date is currently scheduled for the February Members meeting. Ms. Buskill stated that the public may comment at the public hearing or submit written comments. Indiana Code requires the Department to summarize and provide responses to any comments. Further, if the Department receives substantive comments, it is required to hold a second public hearing, which is slated to be held at the March Members meeting. Mr. Bochnowski asked if "substantive" is defined in the code. Ms. Buskill answered that she was unaware of a definition in the code. Ms. Wojtowicz asked a clarifying question about when the second hearing if required, may be held. Ms. Buskill answered that they are required to issue a 30-day notice before holding the second hearing.

Mr. Bochnowski asked if this procedure is a new requirement to comply with legislative changes. Ms. Buskill answered that it was. Ms. Buskill stated that if the Department does not receive substantive comments, they will ask the Members to formally adopt the rule, and once adopted Indiana Code requires that the rule be submitted to the Attorney General's office to review the rule. The Attorney General is required to review the rule and certify that the rule complies with statutory requirements. Ms. Buskill further stated that after receiving the Attorney General's approval, the Department is required to submit the rule to the Governor's office for final approval. If the Department is required to have a second hearing, the dates for the Attorney General's and Governor's approval are shifted back a month.

Ms. Buskill concluded by stating that she is requesting that the Members approve the Resolution., which authorizes the Director and staff to create, modify, execute, and file any documentation necessary to initiate the rule-making process to establish fees for future fiscal years.

**Ms. Wojtowicz asked for a motion to approve the resolution. Mr. Schroeder made a motion to approve the Resolution. Mr. Goetz seconded the motion. Ms. Wojtowicz called a roll-call vote. The motion passed 7 – 0.**

**E. DIRECTOR'S COMMENTS AND ACTIONS:**

1. Director Fite presented the following resolution, honoring retiring Chairman Richard J. Rice. Director Fite read the resolution, stating:

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WHEREAS, the Indiana Department of Financial Institutions, its director, staff, and the Members have been the beneficiaries of the astute guidance and knowledge of Chairman Richard J. Rice ("Rice") for over 20 years;

WHEREAS, such guidance and knowledge have benefited Indiana's citizens through sound, vibrant, and competitive financial services industry;

WHEREAS, after serving as a Member of the Indiana Department of Financial Institutions in 1997 and then rejoining the Members again in 2004, Governor Mitch Daniels appointed Rice as chairman in 2007. Rice has served as chairman for over sixteen (16) years. In his role as a board member and chairman, Rice has overseen policies and practices that protect the interests of depositors, borrowers, and consumers throughout Indiana;

WHEREAS, Rice has led an illustrious career at Teachers Credit Union, now known as Everwise Credit Union, where he retired as the CEO in 2011. His tenure there is marked by growth and accomplishment;

WHEREAS, Rice has received numerous awards throughout his career, including being named as an inaugural inductee into the Indiana Credit Union Hall of Fame, and receiving both the Distinguished Hoosier Award in 2002 and a Sagamore of the Wabash in 2023;

WHEREAS, the Members of the Department acknowledge the outstanding public service provided to the Department by Chairman Richard J. Rice; and

WHEREAS, the value of such service and commitment merits the adoption by the Member of a resolution of appreciation to:

**RICHARD J. RICE, CHAIRMAN**

**THEREFORE, BE IT RESOLVED**, on the 14<sup>th</sup> Day of December 2023, that for Richard J. Rice's outstanding service to the Department, this resolution is adopted by the unanimous consent of the Members.

**Director Fite asked for a motion to approve the resolution. Ms. Wojtowicz made the motion and Mr. Schroeder seconded the motion. A roll call vote was called and the motion passed 6 – 0 with Mr. Rice abstaining.**

2. Director Fite advised the Members of actions taken pursuant to Delegated Authority.
3. Depository Division Deputy Director Dietz discussed with the Members their thoughts on adding credit union service organization investment approvals to the Delegated Authority items in the future, with staff still having the option to bring an investment to the Members. Mr. Dietz mentioned that allowing these investments to be approved under delegated

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authority could assist in expediting approval for state-chartered credit unions and reduce low-impact approvals being presented to the Members. Mr. Dietz mentioned that the industry would appreciate a delegated authority option, and we can discuss the proper path at future meetings.

Member Wojtowicz asked how often we update the delegated authority resolution. General Counsel Buskill replied that we traditionally do it at the first meeting of the fiscal year. Still, nothing in the statute requires it to be done only at that time, and the Members can update the document at any time or as often as needed. The delegated authority resolution does not expire.

Member Wojtowicz asked if the staff expects to see more of these investments in the future. Deputy Director Dietz indicated that he anticipates more requests given the direction of the industry and the expansion of credit union service organization powers under the NCUA, but the expectation is a couple of investment requests a year. Member Wojtowicz asked if it makes sense that the Members approve past credit union service organization approvals approved by staff under a different interpretation of the statute. Mr. Dietz indicated that staff would bring those past approvals to the Members for formal Member approval in 2024. Member Wojtowicz indicated that she did not see a big risk in allowing staff to approve these requests under delegated authority in the future but would like other Member's thoughts.

Member Bochnowski indicated that as long as staff has a good policy around approval, he does not have a problem with future delegated authority. Mr. Bochnowski indicated his concern would be around concentration risk in credit union service organization investments and how the agency can ensure concentration risk is controlled in the event a credit union has a large portion of capital in these investments and the failure of one or several of these investments result in a material loss to the credit union. Mr. Dietz indicated that concentration risk would be addressed as a part of the normal safety and soundness process, and significant investment in one asset class or specific investment is always reviewed. Additionally, the agency interprets the statute to read that a credit union can not hold an investment at any time in the investment's lifecycle that exceeds ten percent of net worth despite investment appreciation, thus limiting the net worth impact of one credit union service organization investment. Mr. Bochnowski expressed concentration risk concern about allowing appreciation to exceed the ten percent statutory cap. Mr. Dietz agreed and indicated exceeding that ten percent threshold would raise concentration risk concerns. Mr. Bochnowski would also like future documents presented to the Members to include the aggregate investment by the credit union in all credit union service organizations, not solely the specific investment being brought for approval at that time.

Member Schroeder indicated that he is comfortable with delegated authority as long as everyone understands the rules around the approval.

Member Wojtowicz indicated that it appears there is a willingness to consider adding this investment to the delegated authority resolution in the future, but with some guidelines.

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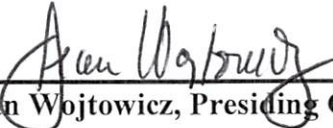
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4. Ms. Buskill reviewed the Department's bill, stating that it had three parts. The first portion of the bill aligns portions of the code with federal law, which is in the Department's bill every year. The second portion of the bill includes disclosure requirements for financial institutions to the DFI when there is a security breach, as consistent with the reporting requirements to their federal regulator or insurer. The third portion of the bill updates discontinued ALLL GAAP accounting standard to the new ACL GAAP standard, by updating terminology in I.C. 28-7.

**OTHER BUSINESS:**

Ms. Wojtowicz asked if there was other business. There being no further business, Ms. Wojtowicz took action to adjourn the meeting.

**APPROVED:**

  
\_\_\_\_\_  
Jean Wojtowicz, Presiding Chairman

**ATTEST:**

  
\_\_\_\_\_  
Nicole Buskill, Secretary

**ACTION TAKEN UNDER DELEGATED AUTHORITY  
NOVEMBER 16, 2023**

1. **CUMBERLAND TRUST AND INVESTMENT COMPANY, NASHVILLE, DAVIDSON COUNTY, TENNESSEE**

An application for issuance of a certificate of admission was received from Cumberland Trust and Investment Company, Nashville, Davidson County, Tennessee ("Cumberland"). Cumberland filed the application to enable it to transact business in Indiana in accordance with the provisions of IC 28-1-22. The trust company is filing for the ability to serve as trustee, personal representative, agent, conservator, or in any other like fiduciary capacity in Indiana. CT Corporation, 334 North Senate Avenue, Indianapolis, Marion County, Indiana has been appointed as resident agent for service of legal process by Cumberland. **ISSUANCE OF A CERTIFICATE OF ADMISSION IS RECOMMENDED – (AT)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

2. **FIRST FARMERS BANK & TRUST, CONVERSE, MIAMI COUNTY, INDIANA**

The bank is requesting an extension of time for the relocation its branch to be located at **639 Main Street, Lafayette, Tippecanoe County, Indiana**. The branch application was approved under delegated authority on November 16, 2022. The projected opening date was delayed due to unavoidable construction delays. **APPROVAL TO GRANT THE BANK'S REQUEST FOR AN EXTENSION UNTIL JANUARY 3, 2023 IS RECOMMENDED. - (AT)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

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

The bank is requesting an extension of time for the relocation its branch to be located at **9720 West 133<sup>rd</sup> Avenue, Cedar Lake, Lake County, Indiana**. The branch application was approved under delegated authority on July 26, 2022. The projected opening date was delayed due to initial delays in obtaining the necessary building permits. **APPROVAL TO GRANT THE BANK'S REQUEST FOR AN EXTENSION UNTIL APRIL 30, 2023 IS RECOMMENDED. - (AT)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

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

The bank has applied to the Department for approval to relocate a branch office from **568 East Carmel Drive, Carmel, Hamilton County, Indiana** to **650 East Carmel Drive, Carmel, Hamilton County, Indiana**. The application was received on November 1, 2023. The branch is to be known as the **Carmel Branch**. The bank will continue to have 60 branches after the relocation. **APPROVAL IS RECOMMENDED - (AT)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

5. **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 organizations into the field of membership of the credit union:

Firefly Children and Family Alliance – Indianapolis, Indiana - 425 members (common bond of occupation as defined by IC 28-7-1-10)

**APPROVAL IS RECOMMENDED - (AT)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

**ACTION TAKEN UNDER DELEGATED AUTHORITY**  
**November 30, 2023**

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

The credit union has applied to the Department for approval to establish a branch office to be located at **1234 North State Street, Greenfield, Hancock County, Indiana**. The application was received on November 1, 2023. The branch is to be known as the **State Street Branch**. This will be the institution's 14th branch. **APPROVAL IS RECOMMENDED - (AT)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

2. **WAYNE BANK AND TRUST, RICHMOND, WAYNE COUNTY, INDIANA**

The bank has applied to the Department for approval to relocate a branch office from **4403 National Road East, Richmond, Wayne County, Indiana**, to **101 Garwood Road, Richmond, Wayne County, Indiana**. The application was received on November 9th. The branch is to be known as the **Eastside Branch**. The bank will continue to have 3 branches after the relocation. **APPROVAL IS RECOMMENDED - (AT)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

3. **MERCER SAVINGS BANK, CELINA, MERCER COUNTY, OHIO**

An application for issuance of a certificate of admission was received from Mercer Savings Bank, Celina, Mercer County, Ohio ("Mercer"). Mercer filed the application to enable it to transact business in Indiana in accordance with the provisions of IC 28-1-22. The bank is filing to provide loan and deposit services to residents of Indiana. CT Corporation System has been appointed as resident agent for service of legal process by Mercer. **ISSUANCE OF A CERTIFICATE OF ADMISSION IS RECOMMENDED - (AT)**

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF



65236  
CL


**DELEGATED AUTHORITY**

**CONSUMER LOAN LICENSE APPLICATION**

**TriBeam Capital, LLC**, applied via the Nationwide Multi-State Licensing System for a new Consumer Loan license. The Applicant is based in Salt Lake City, Utah. The Applicant is licensed in four states.

The Applicant will be engaging in originating and servicing consumer loans. 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. (MDB)

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

  
\_\_\_\_\_  
Thomas Fite, Director

11-15-23  
Date

**Delegated Authority**  
**Week of 10/23/2023 through 10/27/2023**

**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 loan originator applications met the criminal background check, testing, education, credit report, employment status, and regulatory action licensing qualifications and were approved this week. Pursuant to 750 IAC 9-3-2(b), the Department licensing 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.

<b>NMLS #</b>	<b>Last Name</b>	<b>First Name</b>	<b>Middle Name</b>	<b>Suffix</b>	<b>Date Approved</b>
553189	Caskey	Craig	Scott		10/23/2023
1566398	Leong	Scott	Nicklaus		10/25/2023

Department licensing staff has confirmed the applicants listed above met the license application requirements set forth by 750 IAC 9. Licensing staff has approved license applications for these applicants using the delegated authority granted to licensing staff by the Director of the Department of Financial Institutions of the State of Indiana. The Nationwide Multi-State Licensing System maintains the record of the specific Department licensing staff employee that approved the license applications listed above.



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Luke R. VanNatter, Licensing Analyst

**Delegated Authority**  
**Week of October 30 through November 3, 2023**

**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 applications from the following one hundred ninety-one mortgage loan originator applicants met the criminal background check, testing, education, credit report, employment status, and regulatory action licensing qualifications, and were approved this week. Pursuant to 750 IAC 9-3-2(b), the Department licensing 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.

<b>NMLS #</b>	<b>Last Name</b>	<b>First Name</b>	<b>Middle Name</b>	<b>Suffix</b>	<b>Date Approved</b>
1798013	Acosta	Miguel	Barron		11/1/2023
2529718	Aesy	Joseph	Steven		11/1/2023
2530880	Akimenko	Vladyslav			11/1/2023
2529668	Alubaydi	Mohamad	Bashar		11/1/2023
2330251	Ayoub	Mohammed	A		11/1/2023
18738	Barrick	Richard	Glenn		11/1/2023
2529475	Bazzi	Ali	Haydar		11/1/2023
2529698	Bender	Zachary	Chance		11/1/2023
2227139	Bennett	Kristina	Marie		11/1/2023
2127353	Berry	Brandon	Hussein		11/1/2023
2533607	Boice	Telia	Raeann		11/1/2023
2535624	Borie	Linda	Marie		11/1/2023
2520612	Bostwick	Mackenzie	Ryann		11/1/2023
218700	Bowersock-Scott	Arien	Kathryn		11/1/2023
978504	Breaux	Aubray	Jerreal		11/1/2023
2450327	Brickley	Derek	Roberto		11/1/2023
2532898	Brumett	Quinton	Lee		11/1/2023
1432408	Carrillo	Andres			11/1/2023
2502876	Castaneda	Adrian			11/1/2023
2535617	Catalano	Michael	Charles		11/1/2023
2533777	Chavez	Raymond			11/1/2023
413488	Cherf	John	Edward		11/1/2023
62273	Chidester	Suzanne	Carole		11/1/2023
2437521	Coger	Isabel	Liana		11/1/2023
2259013	Contreras	Nikolas	Reno		11/1/2023
2529980	Corral	Ricardo	Ian		11/1/2023
2529510	Dahmer	Blaise	Aidan		11/1/2023
1875587	Daniels	Darin	Wayne		11/1/2023
2530629	Daniels	Garrett	Micah		11/1/2023
2530006	Dannaoui	Ahmed	Ghassan		11/1/2023

2167309	Dasta	Ashley	Brooke	11/1/2023
2363829	Davis	Michael	Aaron	11/1/2023
1445877	Davis	Michael	David	11/1/2023
2530011	De La Paz	Azahel		11/1/2023
2529525	De La Vega	Jessica	Abigail	11/1/2023
2218871	Dean	Asia	Monae	11/1/2023
2530052	Deda	Kristjan	Ferdinand	11/1/2023
820418	Demarco	Joseph	A	11/1/2023
21639	Devadan	Matthew	S.	11/1/2023
829973	Dunham	James	M	11/1/2023
2496504	Duvall	Maiah	Kristine	11/1/2023
2529466	Edwards	Caleb	Christian	11/1/2023
671258	Edwards	Jonathan	A	11/1/2023
2529559	El-Dirani	Mohamad	Hassan	11/1/2023
2520335	Ellis-Sears	Kanchan	Bakir	11/1/2023
2228881	Ellison	Daniel		11/1/2023
2529480	Enriquez	Damien	Isah Orian	11/1/2023
2017898	Etta	Branden	Christopher	11/1/2023
138492	Evans	Greg	W.	11/1/2023
2529885	Fisher	Alexander	Maxwell	11/1/2023
2039458	Flowers	Miles	Gene	11/1/2023
2520454	Foster	Arian	Reshounn	11/1/2023
2530045	Fouts	Christopher	Scott	11/1/2023
1533867	freitas	lou	ann	11/1/2023
2160376	Frye	Stephanie	Jamilla	11/1/2023
2529996	Gallardo	Miguel	Angel	11/1/2023
1193751	Gallegos	Michael	Thomas	11/1/2023
2535619	Gifoli	Kristin	Ann	11/1/2023
368762	Glaz	Joshua	Lee	11/1/2023
65193	Gottesman	Steven	Charles	11/1/2023
2170728	Gray	Matthew	David	11/1/2023
2530026	Gurzick	Chad	Stephen	11/1/2023
1509747	Hagan	Vance	Jeffrey	11/1/2023
559676	Hale	Gary		11/1/2023
2524222	Hall	Rhonda	Denise	11/1/2023
2455594	Hamilton	Christopher	Douglas	11/1/2023
2529566	Harpel	Joshua	Richard	11/1/2023
2529681	Hawkins-West	Charla	Jeanaye	11/1/2023
2529662	Hicks	Jordan	Andrew	11/1/2023
1643575	Hines	Brett	Edward	11/1/2023
157861	Hogue	Jeffrey	Michael	11/1/2023
2076512	Holley	Alletta	Renee'	11/1/2023

910931	Holloway	Stephen	Corey	11/1/2023
2058471	Holt	Sherry	Lynn	11/1/2023
2533659	Hooper	Danielle	Marie	11/1/2023
2529574	Hooper	Patrick	Richard	11/1/2023
1619239	Hopper	Claire	Victoria	11/1/2023
2529644	Huehn	Kyle	David	11/1/2023
2529589	Hunter	Travis	Allen	11/1/2023
2528548	Johnson	Joseph	Hartley	11/1/2023
2248952	Jones	Lajill	Marie	11/1/2023
2007615	Kassem	Hadeal		11/1/2023
1785393	Khorrani	Nimah	Nicholas	11/1/2023
481150	Kim	David	Jin	11/1/2023
1468336	Knisley	Austin	Earl	11/1/2023
2511766	Lambert	James	Tyler Frentz	11/1/2023
448479	Lara	Michael	Gabriel	11/1/2023
2006613	Larson	Eric	Richard	11/1/2023
2397711	Leonard	Jennifer	Kathryn	11/1/2023
2483164	Lewis	Craig	James	11/1/2023
2327269	Littlejohn	Jared	Michael	11/1/2023
1272635	Lynch	Kyle	Patrick	11/1/2023
2338797	Macdonald	Daniel	Nielsen	11/1/2023
2529725	Mahamed	Adil	Haran	11/1/2023
2530057	Mallard	Jonathan	Alexander	11/1/2023
920679	Malley	Derek	Michael	11/1/2023
1603910	Marini	Mariny	Mohammed	11/1/2023
2530032	Martin	Taylor	Cassios	11/1/2023
1944557	Matus	Ricardo	Roman	11/1/2023
2529880	McDonnell	Sean	Alexander	11/1/2023
333775	McStravick	Shaun	Michael	11/1/2023
1763673	Mehrtens	Emilie	Jo	11/1/2023
2520477	Mendoza-Pineda	Carlos		11/1/2023
1723664	Mequanint	Dagmawi	Gezu	11/1/2023
27575	Meridith	Ronald	Knox	11/1/2023
2535621	Miranda	Alan		11/1/2023
2525073	Mitchell	Maisee	Reed	11/1/2023
1795063	Montecinos	Alma	Cruz	11/1/2023
2526418	Moon	Jason	Keith	11/1/2023
2529497	Morgan	Riley	Daniel	11/1/2023
2529665	Morton	Joshua	Ivan	11/1/2023
378964	Mowrey	Celina	Anne	11/1/2023
2469680	Mulligan	Bryan	Joseph	11/1/2023
206801	Nadeau	Christa	Lynn	11/1/2023

272009	Naftaliev	Elvis		11/1/2023
1989565	Norman	Clayton	Jeffrey	11/1/2023
899961	O'Brien-Grasso	Heather	Lynn	11/1/2023
1975596	Padgett	Jesse	Eugene Jacobs II	11/1/2023
459726	Parker	James	Richard II	11/1/2023
2525038	Peralta	Justin	J	11/1/2023
2535620	Perinchief	David	Joseph	11/1/2023
888058	Portal	Miguel	Arturo	11/1/2023
2434587	Potash	Harrison	Seth	11/1/2023
2525745	Price	Audra	Marie	11/1/2023
2530041	Pyhyk	Andrii		11/1/2023
2528763	Ramadan	Abdallahman	Muhieddin	11/1/2023
1541608	Rawls	Jesse	O'Connell	11/1/2023
2071452	Retana Ceballos	Jose	Uriel	11/1/2023
986427	Reyes	Alejandro		11/1/2023
2529987	Roberts	Evan	Kristopher	11/1/2023
2529509	Roberts	Kathleen	Rose	11/1/2023
1929642	Rodriguez	Edgar		11/1/2023
2529604	Rodriguez	Miguel	Angel	11/1/2023
2303859	Roehrer	Jordan	Christopher	11/1/2023
2529747	Rogers	Ajanay	Louise	11/1/2023
898622	Rossetti	Karen	Dianne	11/1/2023
2504381	Rufo	Brendon	Daniel	11/1/2023
2532914	Sallese	Sarah	Jean	11/1/2023
2529599	Sanudo	Sebastian	Contreras	11/1/2023
1604217	Shifman	Maxwell	Harris	11/1/2023
2267701	Sinicropi	Mitchell	Thomas	11/1/2023
1000915	Smith	Blake	Emanuel	11/1/2023
1918104	Still	Edward	Wayne	11/1/2023
2505805	Stoutermire	Julius	Roland	11/1/2023
2496132	Stubbs	Adrianna	Leanice	11/1/2023
113062	Summers	Steven	Marshall	11/1/2023
2295352	Sutton	Alexander	John	11/1/2023
2529671	Swanson	Sarah	Elizabeth	11/1/2023
2512750	Talley	Netanya	Iliiniih	11/1/2023
2239002	Tarif	Amir	Omari	11/1/2023
2045018	Tasso	Nicholas	Michael	11/1/2023
2075329	Thurman	Brendan	James	11/1/2023
2518380	Trowbridge	Cole	Morgan	11/1/2023
2366085	Uysal	Alyssa	Selin	11/1/2023
132681	Veney	Katrina	Ann Russell	11/1/2023
506982	Vovk	Sofiya	Afanasiievna	11/1/2023

2529556	Williams	Christopher	Jerome	11/1/2023
2529978	Williams	Ebony	Jeri	11/1/2023
2529572	Young	Ethan	Nelson	11/1/2023
2523957	Yousif	Michael	Maher	11/1/2023
2429032	Zamudio-Brandt	Alexia	Brizeth	11/1/2023
2535618	Ziegenfus	Toby	John Jr	11/1/2023
1979079	Bradner	Madison	Jaclyn	11/2/2023
396780	Burke	Tracy	Melinda Turney	11/2/2023
1475251	Bushaw	Jennifer	Ann	11/2/2023
2088982	Cation	Kristen	Michele	11/2/2023
314227	Cawley	Micah	Adelbert	11/2/2023
2499733	Cummings	Jeffrey	David	11/2/2023
1633561	DePaul	Daltan	Kerrington	11/2/2023
726200	Garibay	Ricardo		11/2/2023
1039663	Garza	Manuel		11/2/2023
1871604	Gooch	Dakota	Jordan	11/2/2023
2445747	Hanna	Sandra	Yacoub	11/2/2023
2231483	Kyle	Chandler	Ariana	11/2/2023
2447806	Lovett	Cassie	Nicole	11/2/2023
2459091	Nikceovich	Madeline	Kate	11/2/2023
351631	Pisano	Christopher	Michael	11/2/2023
111605	Smith	David	Abraham	11/2/2023
460523	Storn	Tiffany		11/2/2023
94755	Watson	Michael	Ryan	11/2/2023
2531269	Becroft	Ryan	Stephen	11/3/2023
1889407	Bell	Robert	William	11/3/2023
219566	Chandler	Robert	William	11/3/2023
1975602	Collado	Amanda	Lee	11/3/2023
979709	Emerson	Derek	Paul	11/3/2023
2513981	Houston	Marcus	Allen	11/3/2023
926921	Krauss	Tara	Lynn	11/3/2023
475808	Lilly	Cathy	Lynn	11/3/2023
1595726	Longhta	Jacob	Taylor	11/3/2023
2310892	Mishima	Christopher	Thomas	11/3/2023
1003925	Pellman	John	Lee	11/3/2023
2496497	Slivinski	Caleb	Douglas	11/3/2023

Department licensing staff has confirmed the applicants listed above met the license application requirements set forth by 750 IAC 9. Licensing staff has approved license applications for these applicants using the delegated authority granted to licensing staff by the Director of the Department of Financial Institutions of the State of Indiana. The Nationwide Multi-State Licensing System maintains the record of the specific Department licensing staff employee who approved the license applications listed above.

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*Angi Bailey*

Angi Bailey, Project Manager



**Delegated Authority**  
**Week of 11/6/2023 through 11/10/2023**

**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 fifty-five loan originator applications met the criminal background check, testing, education, credit report, employment status, and regulatory action licensing qualifications and were approved this week. Pursuant to 750 IAC 9-3-2(b), the Department licensing 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.

<b>NMLS #</b>	<b>Last Name</b>	<b>First Name</b>	<b>Middle Name</b>	<b>Suffix</b>	<b>Date Approved</b>
1564525	Adams	James	Coakley		11/6/2023
352756	Asavasumrid	Asia			11/6/2023
2520352	Brooks	Tyrell	Raymone		11/6/2023
160055	Cyr	Carey	Ann		11/6/2023
2545086	Gallegos Esqueda	Carlos	Alexis		11/6/2023
2489878	Green	Alex	Thomas		11/6/2023
2519240	Holland	Caitlin	Alexis		11/6/2023
1980041	Isbey	Nicholas	Ford		11/6/2023
2187631	Quinones	Tatyhana	Marie		11/6/2023
2535927	Robinson	Lane	Koepp		11/6/2023
1066228	Sabatino	Dante	James		11/6/2023
787085	Scott	Marquis	Antone		11/6/2023
2142726	Vilchis	Daniel			11/6/2023
807076	Voyles	Kristine	Marie		11/6/2023
233115	Waits	Kelvin	Bryan		11/6/2023
2273202	Broadrick	Tyler	Seth		11/7/2023
1194252	Fowler	Zachery			11/7/2023
275653	Frazier	Michael	Oscar	Sr.	11/7/2023
86672	Ichikawa	Trevor	Joseph		11/7/2023
2095222	Marble	Brandon	Allen		11/7/2023
1351304	Nazifi	Mahsa			11/7/2023
261516	Nuckols	Christopher	Paul		11/7/2023
2395051	Tidwell	Erynn	McCall		11/7/2023
148496	Wahl-Gokool	Jennifer	Lee		11/7/2023
501647	Behrmann	James			11/8/2023
2407475	Carmer	Daniel	Lawrence		11/8/2023
247199	Chacko	Joseph			11/8/2023
768941	Contine	Kelly	Lynn		11/8/2023
1726700	Gallegos	Kevin	Michael		11/8/2023
176628	Green	Jared	Anthony		11/8/2023
943102	Hayes	Katie	Ann		11/8/2023
2173000	Hoschak-Gagnon	Maria	Elaine		11/8/2023
644425	Latkovich	Kathryn	Hillary		11/8/2023

263861	Logan	Debbie		11/8/2023
33158	Machak	Justin	Patrick	11/8/2023
869252	Nichols	Jamie	Christine	11/8/2023
220712	Schehr	Lynette	Patricia	11/8/2023
1106310	Bivens	Cassey	L	11/8/2023
1952602	Granger	Sarah	Katherine	11/8/2023
381444	D'Asero	Frank	Anthony	11/9/2023
1629032	Park	Hannah		11/9/2023
2511936	Isom	Brandon	Elijah	11/9/2023
315849	Jauch	Joseph	Allan	11/9/2023
1206906	Lynn	Annika	Sofia	11/9/2023
1804929	McGhee	Chelise	Latrice	11/9/2023
2541859	Paine	Jack	Philip	11/9/2023
1201535	Reynolds	Robert	Guy	III 11/9/2023
1376654	Williams	Maurice	Lamont	11/9/2023
1894719	Wolfe	Terrence	Francis	11/9/2023
2380446	Bajjaw	Rivan		11/10/2023
1071912	Giger	John	Vincent	11/10/2023
2535053	Harmeling	Patrick	Joseph	11/10/2023
1948299	LoRe	Peter		Jr 11/10/2023
1460415	Milicevic	Dejan	Dan	11/10/2023
2511567	Rutesic	Suada		11/10/2023

Department licensing staff has confirmed the applicants listed above met the license application requirements set forth by 750 IAC 9. Licensing staff has approved license applications for these applicants using the delegated authority granted to licensing staff by the Director of the Department of Financial Institutions of the State of Indiana. The Nationwide Multi-State Licensing System maintains the record of the specific Department licensing staff employee that approved the license applications listed above.

*Luke R VanNatter*

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Luke R. VanNatter, Licensing Analyst

**Delegated Authority**  
**Week of 11/13/2023 through 11/17/2023**

**Mortgage Loan Originator Applications**

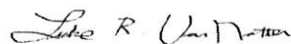
Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following ninety-five loan originator applications met the criminal background check, testing, education, credit report, employment status, and regulatory action licensing qualifications and were approved this week. Pursuant to 750 IAC 9-3-2(b), the Department licensing 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.

<b>NMLS #</b>	<b>Last Name</b>	<b>First Name</b>	<b>Middle Name</b>	<b>Suffix</b>	<b>Date Approved</b>
2533619	Anakeeb	Abdulmonam			11/13/2023
2533650	Arifovic	Sanela			11/13/2023
2533634	Blanchard	Torya	Donielle		11/13/2023
2504515	Boykin	D'Andre	Martin		11/13/2023
2540075	Clark	Brandon	Michael		11/13/2023
2534609	Ejlli	Romina			11/13/2023
2533599	Elkhatib	Mohammad	Ali		11/13/2023
1028721	Garcia	Dolores	Rosa		11/13/2023
1509472	Graf	Nicholas	Albert		11/13/2023
2540002	Hammou	John	Azmi		11/13/2023
1105522	Harris	David	Craig		11/13/2023
9327	Henderson	Liane	Grace		11/13/2023
2539886	Hull	Brendan	Sean		11/13/2023
60253	Humphries	Chanda	Renee		11/13/2023
111977	Karby	Martin	Roy		11/13/2023
937404	Kaye	Paul	J.		11/13/2023
2118624	Masood	Shahad			11/13/2023
2539877	Mitchell	Zachery	Allen		11/13/2023
2529537	Murphy	Nicholas	Gregory		11/13/2023
2539933	Oliver	Matthew	David		11/13/2023
134141	Papaleo	Francis		III	11/13/2023
2540082	Phillips	Jacob	Michael		11/13/2023
2305386	Ramsey	Jamie	Lee		11/13/2023
2530030	Ray	Malinda	Kristine		11/13/2023
2540021	Shupe	Jordan	Wesley		11/13/2023
2533624	Stevenson	Marquis	Lamar		11/13/2023
1901951	Usera	Vicente	Carlos		11/13/2023
270761	Vordem Esche	Brian	Kenneth		11/13/2023
428294	Saladino	Anthony	John		11/13/2023
2533604	Bell	Amaya	Karina		11/14/2023
2529594	Curry	Jalen	Khalil		11/14/2023
2519238	Fritz	Rachel	Nicole		11/14/2023
2539890	Gregorovic	Diana	Lynn		11/14/2023

2521702	Hernandez	Arlin		11/14/2023
2539980	Jackson	Jasmine	Elyse	11/14/2023
2539932	Joyce	Andrea	Nicole	11/14/2023
2540062	Luttschwager	Sydney	Karole Marley	11/14/2023
2533585	Martin	Jacob	Robert	11/14/2023
2533792	Moe	Tyler	Marshall	11/14/2023
1441877	Najam Ul Hassan	Syed		11/14/2023
271408	Newman	John	Darrel	11/14/2023
2539982	Rauchenstein	Karl	Michael	11/14/2023
1745044	Roben	Zachary	William	11/14/2023
1698958	Rodriguez	Alfonso		11/14/2023
2540010	Valadez-Herrera	Selena	Halah	11/14/2023
2136265	Brooke	Christopher	John	11/15/2023
2539881	Bryant	Jessany	Ann	11/15/2023
2495502	Carlin	Kayleigh	Anne	11/15/2023
187645	Conrad	Laurinda	Kaye	11/15/2023
154856	Flynn	Jay	Dee	11/15/2023
390062	Fraterrigo	Michelle	Lynne	11/15/2023
2539990	Gibson	Joshua	David	11/15/2023
2540097	Gilliam	Kristofer	Lee	11/15/2023
2539897	Gonzalez	Armando		11/15/2023
2539895	Gorta	Mathew	Keith	11/15/2023
2529754	Hope	Bryce	Robert	11/15/2023
2539976	Jenkins	Eric	Joseph	II 11/15/2023
1525442	Lay	Kurtis	Steven	11/15/2023
2134315	Louf	Mursal		11/15/2023
2539863	Nealon	DeEric	Dontae	11/15/2023
2539853	Parson	Brandon	Joseph	11/15/2023
2539927	Pettis	Jeronn	Sherriff	11/15/2023
2539872	Ross	Amy	Lynn	11/15/2023
2541527	Smith	James	Oneal	11/15/2023
2232014	Snyder	Dalton		11/15/2023
370428	Thomas	Ralph		11/15/2023
2529582	Tobias	Adrain	Lytrell	11/15/2023
2539911	Williams	Ayesha	Zakiyyah	11/15/2023
2540053	Williams	Kayah	O'Dell	11/15/2023
887706	Pendergraft	William	Lawrence	11/15/2023
2539978	Anderson	Timothy	Joshua	11/16/2023
1689921	Anoid	George		11/16/2023
2543704	Brownell	Brent	Justin	11/16/2023
2540030	Bunz	Damion	Aaron	11/16/2023
1640164	Doolittle	Joseph	Graham	11/16/2023
2539908	Farina	Alexander	Joseph	11/16/2023
38490	Feely-Swain	Amanda	Rene	11/16/2023

1831015	Janosi	Miklos	Sandor	11/16/2023
2529552	Jorah	Kristie	Aliesha Mae	11/16/2023
1720500	Lin	Joshua		11/16/2023
2539857	McCumber Gandara	Mason	Robert	11/16/2023
739873	Morrison	John	Robert	11/16/2023
2530793	Ulrich	Samantha	Blake	11/16/2023
2539312	Wright	Cameryn	Ervin	11/16/2023
5887	Alvar	Eric	Michael	11/17/2023
2543716	Chesnick	Roccola	Armani	11/17/2023
2245271	Daneshfar	Mohammad	Hassien	11/17/2023
2539899	Danko	Kevin	Joseph	11/17/2023
1532651	Essink	Brittney	Michelle	11/17/2023
14137	Focca	Anthony		11/17/2023
2539992	Gogic	Monika		11/17/2023
2128136	Mattingly	Tabatha		11/17/2023
2524935	Schalge	Cameron	James	11/17/2023
2539961	Sheppard	Preston	Alexander	11/17/2023
1503774	Young	Debra	Jo	11/17/2023

Department licensing staff has confirmed the applicants listed above met the license application requirements set forth by 750 IAC 9. Licensing staff has approved license applications for these applicants using the delegated authority granted to licensing staff by the Director of the Department of Financial Institutions of the State of Indiana. The Nationwide Multi-State Licensing System maintains the record of the specific Department licensing staff employee that approved the license applications listed above.




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Luke R. VanNatter, Licensing Analyst

**Delegated Authority**  
**Week of 11/20/2023 through 11/24/2023**

**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 twenty-six loan originator applications met the criminal background check, testing, education, credit report, employment status, and regulatory action licensing qualifications and were approved this week. Pursuant to 750 IAC 9-3-2(b), the Department licensing 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.

<b>NMLS #</b>	<b>Last Name</b>	<b>First Name</b>	<b>Middle Name</b>	<b>Suffix</b>	<b>Date Approved</b>
1481209	Cleary	John	Thomas		11/20/2023
2508423	Deda	Jason			11/20/2023
15812	DiLullo	David	Andrew		11/20/2023
2531923	Ingels	Darren	Michael		11/20/2023
2539862	Jenkins	Emma	Sheree		11/20/2023
2276286	Marouki	Karam	Yousif		11/20/2023
2521903	Mulinaro	Lori	Lynn		11/20/2023
2526197	Murphy	Kymerly	A		11/20/2023
2535027	Noller	Roy	Steven		11/20/2023
945819	Pereyra	Karla	Janece		11/20/2023
297920	Petree	Kelly	Lynn		11/20/2023
2514451	Pham	Nguyen	Minh		11/20/2023
2303049	Sulaka	Matthew	Peter		11/20/2023
2471504	Sung	Esther	Vanhnem		11/20/2023
2177099	Younis	Hazem			11/20/2023
2527227	Zapata	Leandro	Fabian		11/20/2023
1289761	Byram	Nathaneal	James		11/20/2023
1100657	Chapman	Daniel	Wayne	Jr.	11/21/2023
65234	Clifford	Christopher			11/21/2023
2540114	Scott	Paul	Riley		11/21/2023
398888	Duncan	Veronica			11/22/2023
460697	Merriweather	Leah	Markeeda		11/22/2023
842177	Rosevear	Courtnee	Erin		11/22/2023
232598	Ruzicka	Francis	Xavier		11/22/2023
1450661	Spears	Troy	Daniel		11/22/2023
745081	Spicuzza	Matthew			11/22/2023

Department licensing staff has confirmed the applicants listed above met the license application requirements set forth by 750 IAC 9. Licensing staff has approved license applications for these applicants using the delegated authority granted to licensing staff by the Director of the Department of Financial Institutions of the State of Indiana. The Nationwide Multi-State Licensing System maintains the record of the specific Department licensing staff employee that approved the license applications listed above.

*Luke R. VanNatter*

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Luke R. VanNatter, Licensing Analyst

**Delegated Authority**  
**Week of 11/27/2023 through 12/1/2023**

**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-eight loan originator applications met the criminal background check, testing, education, credit report, employment status, and regulatory action licensing qualifications and were approved this week. Pursuant to 750 IAC 9-3-2(b), the Department licensing 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.

<b>NMLS #</b>	<b>Last Name</b>	<b>First Name</b>	<b>Middle Name</b>	<b>Suffix</b>	<b>Date Approved</b>
1387534	Briones	Anthony	Carrera		11/27/2023
2529882	Hubbard	John	James		11/27/2023
1436956	Rodriguez	David	E.		11/27/2023
2539998	Saucedo	Julian		III	11/27/2023
1917964	Skoviak	Shaleia			11/27/2023
1043739	Talbert	Sarena	Lorelle		11/27/2023
2214065	Parmenter	Kyle	Gray		11/27/2023
1025173	Williams	Benjamin	Austin		11/27/2023
2103998	Stirens	Erik	Kirk		11/28/2023
564164	Davis	Cristy	Marie		11/29/2023
12794	Ewens	Joseph	William		11/29/2023
1845767	Flowers	Myrasia	Titiana		11/29/2023
1247903	Lemire	Ryan	Anthony		11/29/2023
1992586	Nachawati	Nissreen			11/29/2023
1853032	Sonei	Farhad			11/29/2023
454326	Spencer	Mark	David		11/29/2023
1521222	Spicuzza	Michael	James		11/29/2023
108383	Swan	Eric	Matthew		11/29/2023
2512219	Wellman	Nicholas	Alexander		11/29/2023
2533637	Wood	Jayden	Evan		11/29/2023
179030	Entrekin	Dale	Kress		11/29/2023
2275503	Ndayishimiye	Jackie	Mwirinzi		11/29/2023
22028	Johnson	Michael	Ryan		11/30/2023
1230404	Moebus	Stomi	K		11/30/2023
470627	Rogers	Matthew	S		11/30/2023
2539870	Sims	Dreylan	Keith		11/30/2023
2419113	Thompson	Melynda			11/30/2023
1054266	Day	Steven	Vincent		12/1/2023
248038	Gay	Thomas	Michael		12/1/2023
324030	Goodman	David	Alan		12/1/2023
1948454	Musick	Heather	Nicole		12/1/2023
992449	Oliver	Aaron	James		12/1/2023
2497457	Alvarez	Gabriel	Cazanas		12/3/2023

614759	Braxton	Cordelia	Renee	12/3/2023
2412150	Chandler	Ryan	Nathan	12/3/2023
1497035	Christmon	Erik	Emanuel	12/3/2023
2535715	Roberts	KiJana	Isaih	12/3/2023
1137924	Wilkerson	Britainy	Gay	12/3/2023

Department licensing staff has confirmed the applicants listed above met the license application requirements set forth by 750 IAC 9. Licensing staff has approved license applications for these applicants using the delegated authority granted to licensing staff by the Director of the Department of Financial Institutions of the State of Indiana. The Nationwide Multi-State Licensing System maintains the record of the specific Department licensing staff employee that approved the license applications listed above.

*Luke R. VanNatter*

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Luke R. VanNatter, Licensing Analyst