

DEPARTMENT OF FINANCIAL INSTITUTIONS
MINUTES OF MEETING
February 8, 2024

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; Parag Pandya, Deputy Director, Administration Division; Troy Pogue, Chief Operations Officer; Nicole Buskill, General Counsel and Secretary; George Dremonas, General Counsel; Kirk J. Schreiber, Senior Depository Analyst, and Assistant Secretary; Scott Conner, Legal Counsel; Alexander Tison, Depository Workflow Manager; Konnor Miller, IT Project Manager and Sharmaine Stewart, Administrative Assistant. Also present was Brett Ashton, Attorney with Kreig Devault representing Centra Credit Union, and Court Reporter, Heather Orbraugh. Present via Microsoft Teams were Rick Silvers, CEO of Centra Credit Union, and Travis Markley, CEO of Hoosier Hills Credit Union.

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: 10:10 a.m.

- A. Members Present: Mark Schroeder, Vice Chairman; Thomas C. Fite, Director; Jean Wojtowicz, Donald E. Goetz, John Kirk and Bryan Price. Benjamin Bochnowski was present via Microsoft Teams.
- B. Date of next meeting: March 14, 2024 @ 10:00 a.m., at the Indiana Department of Financial Institutions, 30 South Meridian Street, Suite 200, Indianapolis, Indiana.
- C. Approval of the minutes of the January 11, 2024 meeting.

Vice Chairman Schroeder entertained a motion to approve the minutes. Ms. Wojtowicz moved approval of the minutes; Mr. Goetz seconded the motion. Ms. Buskill called roll for the vote. Mark Schroeder, Jean Wojtowicz, Tom Fite, Don Goetz, John Kirk, and Bryan Price all voted yes. The minutes were approved 6-0.

D. DEPARTMENT RULEMAKING

1. Proposed rule regarding the calculation of fees and civil penalties for the institutions that are regulated by the DFI.

Vice-chairman Mark Schroeder introduced, General Counsel, Nicole Buskill and stating that she will present the rule regarding the calculation of fees and civil penalties for the institutions that are regulated by the DFI, which a public hearing will follow, and then, upon the conclusion of the public hearing, he will call for the Members to discuss the rule. Buskill introduced herself and stated that the proposed rule docketed before the Department is Legislative Services Agency Document #23-837. Buskill presented the context of the rule, stating that this proposed rule will add a new rule at 750 IAC 10 regarding the Department's fees and civil penalties as required by House Enrolled Act 1623. Buskill provided details surrounding the notice provided and what individuals who wished to comment needed to do, stating that the notice of the time and place of this hearing was published in the Indiana Register on January 3, 2024, as required by law. Buskill instructed that individuals desiring to appear and be heard during the hearing are required to sign in on the sign-in sheet. If any member of the public is here and has not already signed in on the sheet, they should do so at this time. Buskill continued by stating that a copy of the proposed rule, the small business economic impact statement, and the Indiana Economic Development Corporation's comments on the economic impact statement are on the table near the door and available for members of the public. Buskill highlighted that the aforementioned documents, including the rule name, rule description regulatory analysis with the proposed rule, OMB and SBA approval, the Notice of Public Comment Period and hearing, the Small Business Ombudsman comments and responses, remote hearing information, anticipated timeline, and other information are posted on the department's website under "Rulemaking Docket". The page may be accessed by going to www.in.gov/dfi. People may access the page by clicking on the general information tab, legal resources, and rulemaking docket.

Buskill stated oral statements will be heard, and written statements may be handed to her or e-mailed to nbuskill@dfi.in.gov. All written comments were required to be postmarked or time-stamped not later than February 2, 2024. Buskill stated that as of today the Department had not received any comments. Each person who is in attendance and desires to speak for the record is requested to clearly identify yourself by giving your name, spelling it, and identifying who you represent.

Buskill informed the Members that they have a memorandum and a resolution with exhibits for the rule-making process in their packets. Buskill then summarized the steps the Department has taken up to this point, stating that as of the last they presented to the Members on December 14, 2023, Director Fite and Buskill presented the fees and civil penalties included in the rule to the Indiana Legislative Budget Committee. Next, they submitted the regulatory analysis, LSA document 20240103-IR-750230837RAA to the OMB and SBA on December 21, and received authorization to commence the public

comment period. On December 22 the Department received authorization from the Indiana Register to proceed as required under IC 4-22-2. On January 3, 2024, the Indiana Register published the notice of the first public comment period, LSA document number #20240103-IR-750230837PHA. On January 26, the Department submitted a fiscal analysis and small business impact statement regarding 750 IAC 10 proposed rule #23-827 to the Indiana Economic Development Corporation's small business ombudsman. The small business ombudsman gave the Department its response on January 30 stating that it supports the supposed rule.

Buskill stated that it is time for the public hearing. At 10:16 Vice-chairman Schroeder declared the public hearing open, stating that he will take comments from anyone who is physically present first and then will take comments from anyone who is virtually present second. He asked if we had anyone here from the public wishing to comment. No members of the public physically appeared to comment. He then asked if we had anyone virtually present and wished to comment. No member of the public appeared virtually. Schroeder also stated that the Department had not received any written comments. Seeing that no one appeared either physically or virtually to comment on the rule, Vice-chairman Schroeder closed the public hearing.

Vice-chairman Schroeder asked the other Members if they had any discussion. Hearing none, Schroeder called for a motion to approve the resolution and adopt the final rule. Jean Wojtowicz made a motion to approve the resolution and adopt the final rule. Don Goetz seconded the motion. Vice-chairman Schroeder called a roll call vote. Mark Schroeder, T. John Kirk, Don Goetz, Bryan Price, Tom Fite, and Jean Wojtowicz, all voted in favor. Ben Bochnowski voiced his support in favor of the motion but could not vote because he appeared virtually. The motion passed 6 – 0.

E. DEPOSITORY DIVISION:

1. Centra Credit Union, Columbus, Bartholomew County, Indiana

Mr. Alexander Tison, Depository Workflow Manager presented this application. Mr. Tison informed the Members that Centra Credit Union ("Centra") and Hoosier Hills Credit Union ("Hoosier Hills") propose to effect a merger pursuant to IC 28-7-1-33.

Centra and Hoosier Hills entered into a merger agreement dated November 1, 2023. Centra offices will become branches of Hoosier Hills. Centra corporate existence will cease at the effective time of the merger. The corporate name will then change to Centra.

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

A question was posed by Ms. Wojtowicz about the purpose and structure of the deal. Mr. Tison discussed the commercial lending benefits Centra and Hoosier Hills observed in maintaining Hoosier Hills' charter. Mr. Deitz added additional

information regarding the NCUA's commercial lending limit and the various exceptions credit unions can apply to increase their commercial lending abilities. A motion to approve was made by Mr. Bochnowski and seconded by Mr. Kirk. Ms. Buskill called roll for the vote. Mark Schroeder, Jean Wojtowicz, Don Goetz, Benjamin Bochnowski, John Kirk, Bryan Price, and Tom Fite all voted yes. The application was approved 7-0.

2. **Ratification of Previous Staff Approval on Various Credit Union Service Organization Investments and Loans**

Depository Institutions Deputy Director Christopher Dietz discussed previous applications to the Department for investment in or loans to credit union service organizations from Everwise Credit Union, TLCU Financial Credit Union, and Interra Credit Union. Mr. Dietz discussed with the Members the permissible activities for credit union service organizations per NCUA regulation 712 and DFI statute IC 28-7-1-9(4). Mr. Dietz identified how each application represents a permissible credit union service organization activity under 12 CFR 712 and IC 28-7-1-9(4).

Ms. Wojtowicz asked if staff differentiates between a loan and an investment in their analysis. Mr. Dietz responded that staff does look at each separately, but the statute requires the Department to aggregate loans and investments in credit union service organizations, and both must be approved. Ms. Wojtowicz mentioned that the Department needing to approve an investment in a credit union service organization is understandable, but the statutory requirement to approve a loan seems contrary to the normal business practice of a credit union, which is to loan money.

Mr. Price indicated it does matter in his consideration if the credit union service organization is a wholly-owned subsidiary, and he would like future submissions to the Members to clearly outline the percentage ownership of the credit union in the credit union service organization.

Ms. Wojtowicz asked for clarification on the statutory maximum a credit union can loan and invest in an individual credit union service organization and the total in all credit union service organizations. Mr. Dietz indicated that the statute limits loans and investments in a single credit union service organization to ten percent of net worth, but there is no cap on the aggregate loans and investments in all credit union service organizations. Staff would review multiple investments in individual credit union service organizations when assessing concentration risk; however, given that each loan and investment would be to a separate entity, the risk of loss is diversified. If the credit union service organizations were related in a way where loss potential in one entity could impact other entities in which the credit union had an investment, those entities would be considered for aggregation under the individual limit. Mr. Dietz also clarified that staff considers the appreciation of the investment in the ten percent net worth limitation and does not solely consider the initial cash investment in the cap.

Ms. Wojtowicz made a motion and Mr. Goetz seconded the motion to ratify the approval of Everwise Credit Union's loan to Constellation Partners, LLC, a credit union service organization. Ms. Buskill called roll for the vote. Mark Schroeder, Jean Wojtowicz, Don Goetz, Benjamin Bochnowski, John Kirk, Bryan Price, and Tom Fite all voted yes. The motion was approved 7-0.

Mr. Kirk made a motion and Ms. Wojtowicz seconded the motion to ratify the approval of Interra Credit Union to invest in Prizeout, LLC, a credit union service organization. Ms. Buskill called roll for the vote. Mark Schroeder, Jean Wojtowicz, Don Goetz, Benjamin Bochnowski, John Kirk, Bryan Price, and Tom Fite all voted yes. The motion was approved 7-0.

Ms. Wojtowicz made a motion and Mr. Kirk seconded the motion to ratify the approval of TLCU Financial Credit Union's investment in CU Answers, LLC, a credit union service organization. Ms. Buskill called roll for the vote. Mark Schroeder, Jean Wojtowicz, Don Goetz, Benjamin Bochnowski, John Kirk, Bryan Price, and Tom Fite all voted yes. The motion was approved 7-0.

F. CONSUMER CREDIT DIVISION:

1. License Revocation

An administrative hearing was held to consider revocation of Loan Cabin, Inc's. (Loan Cabin) Indiana mortgage lending license number 37791. Loan Cabin did not appear at the Members meeting, of which it had been given proper and advanced notice. Dremonas provided background information about Loan Cabin, the Department's recent interaction with Loan Cabin, the legal basis for the revocation, and information about Indiana borrowers. John Kirk asked how other states manage revocation. Dremonas responded that it depends on the language of state law, some states provide for automatic renewal of corporate licenses and others allow licenses to lapse by operation of law. Mr. Kirk then asked whether Loan Cabin made any loans in the last few years. Dremonas responded not that we are aware. Miranda Bray added that Loan Cabin is no longer licensed in any other state. Don Goetz asked what happens if the Department revokes today and in two days Loan Cabin pays their fees. Dremonas responded that the grace period for renewal has expired; the staff would likely treat any filing as a new application.

After hearing no other questions, Vice Chairman Schroeder called for a motion to revoke Loan Cabin, Inc's Indiana license. Mr. Goetz made the motion. Mr. Kirk seconded the motion. Ms. Buskill called roll for the vote. Mark Schroeder, Jean Wojtowicz, Don Goetz, Benjamin Bochnowski, John Kirk, Bryan Price, and Tom Fite all voted yes. The revocation was approved 7-0.

G. DIRECTOR'S COMMENTS AND ACTIONS:

1. Director Fite advised the Members of actions taken pursuant to Delegated Authority. Mr.

Fite asked if there were any questions on the delegated authority packet and there were none.

2. **Delegated Authority Update for Investments in and Loans to Credit Union Service Organizations**

Mr. Dietz presented an updated draft of the Delegated Authority document to the Members, which allows the Director to approve credit unions' investing in and loaning money to credit union service organizations under certain parameters.

Mr. Goetz asked how staff would assess a situation where a credit union had capital adequacy concerns and growing investments in credit union service organizations, which may increase capital exposure. Mr. Dietz indicated that staff would assess capital adequacy and may not approve additional investments if staff believed the investment did not comport with safety and soundness considerations.

Ms. Wojtowicz asked if examiners review these investments during examinations. Mr. Dietz responded that examiners do review these investments. Mr. Dietz indicated that one of the statutory requirements is for the credit union service organization to provide annual financial statements to the credit union. Examiners ensure this is being done, and examiners review those financials. Mr. Dietz mentioned that the agency also has statutory authority to examine a credit union service organization if the agency has concerns. Also, Department staff have routine discussions with some of the larger credit union service organizations to understand their business practices, ensure regulatory compliance standards, and discuss evolving products. Mr. Dietz reiterated that staff includes the appreciation in any investment in the ten percent individual credit union service organization cap as a prudent concentration management safeguard.

Mr. Price indicated that the "or" in investment in or loans to credit union service organizations should be changed to "and" as investments and loans are aggregated. Mr. Dietz indicated that the staff would make that change.

Mr. Price asked that staff consider and outline the impact of the ownership percentage on the management of the credit union service organization.

Mr. Schroeder asked if requests approved by staff under this updated delegated authority provision would be reported in the delegated authority approvals provided to Members at each meeting. Mr. Dietz confirmed that those approvals would be included in the packet.

A motion by Ms. Wojtowicz was made to approve the Delegated Authority document, with the expectation that the final document would change the "or" to and "and" in the investment in and loan to terminology. Mr. Kirk seconded the motion. Ms. Buskill called roll for the vote. Mark Schroeder, Jean Wojtowicz, Don Goetz, Benjamin Bochnowski, John Kirk, Bryan Price, and Tom Fite all voted yes. The motion was approved 7-0.

Minutes of Members' Meeting

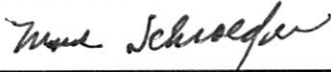
February 8, 2024

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OTHER BUSINESS:

Vice Chairman Schroeder asked if there was other business. There being no further business, Mr. Schroeder took action to adjourn the meeting.

APPROVED:



Mark Schroeder, Vice Chairman

ATTEST:



Nicole Buskill, Secretary

**ACTION TAKEN UNDER DELEGATED AUTHORITY
JANUARY 9, 2024**

1. **MERCHANTS BANK OF INDIANA, CARMEL, HAMILTON COUNTY, INDIANA**
Merchants Bank of Indiana (“MBI”) has applied for approval of a merger with Farmers-Merchants Bank of Illinois, Joy, Mercer County, Indiana (“FMBI”) pursuant to IC 28-1-7 and 282-17-20. MBI will be the surviving bank. Both MBI and FMBI are 100% owned by Merchants Bancorp, Carmel, Indiana.
APPROVAL IS RECOMMENDED - (KJS)

DEPUTY APPROVED CCD

DIRECTOR APPROVED TF

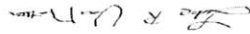
Delegated Authority
Week of 1/1/2024 through 1/5/2024

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-one 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.

| NMLS # | Last Name | First Name | Middle Name | Suffix | Date Approved |
|---------------|------------------|-------------------|--------------------|---------------|----------------------|
| 2555011 | Brink | Devin | Christian | | 1/2/2024 |
| 2555012 | Calderon | Bryan | Ssalvador | | 1/2/2024 |
| 406617 | Grieser | Chad | | | 1/2/2024 |
| 2517738 | Hassan | Abdiaziz | | | 1/2/2024 |
| 2543748 | Matkin | Jace | Caleb | | 1/2/2024 |
| 2543782 | Tellez-Ceja | Mauricio | | | 1/2/2024 |
| 1992076 | Vitiello | Joseph | Michael | | 1/2/2024 |
| 1099132 | Beumer | Daphne | Marie | | 1/3/2024 |
| 1566160 | Brents | Darius | Lavonne | | 1/3/2024 |
| 1393460 | Hicks | Terri | Diane | | 1/3/2024 |
| 409929 | Hines | Lori | L | | 1/3/2024 |
| 1474158 | Johnson | Richard | Lewis | | 1/3/2024 |
| 1888241 | Knudson | Stephen | James | | 1/3/2024 |
| 2479115 | LaChance | Andrew | Thomas | | 1/3/2024 |
| 160116 | Nawrot | Joshua | | | 1/3/2024 |
| 1358534 | Rawlin | Richard | Allen | | 1/3/2024 |
| 2526536 | Sanchez | Aaron | | | 1/3/2024 |
| 1889854 | Timpson | Guinevere | | | 1/3/2024 |
| 1065782 | Toaff | David | Shlomo | | 1/3/2024 |
| 1032444 | Valdez | Gerald | Fernando | III | 1/3/2024 |
| 215324 | Ward | Thomas | James | | 1/3/2024 |
| 2518970 | Westlund | Dusty | Jordan | | 1/3/2024 |
| 217563 | Yee | Andrew | Maurice | | 1/3/2024 |
| 2430345 | Chapman | Elizabeth | Jane | | 1/4/2024 |
| 1309883 | Herrera | Gilbert | John | | 1/4/2024 |
| 1210585 | Lavigne | Leon | Jeremy | | 1/4/2024 |
| 777730 | Leal | Joel | | Jr | 1/4/2024 |
| 1462262 | Nieto | Christopher | Arthur | | 1/4/2024 |
| 2062011 | Pearson | Johnathan | Lamar | | 1/4/2024 |
| 1646376 | Williams | Darian | Devante | | 1/4/2024 |
| 251969 | Zamora | Herbert | John | | 1/4/2024 |

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, Licensing Analyst

Delegated Authority
Week of 1/8/2024 through 1/12/2024

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-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.

| NMLS # | Last Name | First Name | Middle Name | Suffix | Date Approved |
|---------------|------------------|-------------------|--------------------|---------------|----------------------|
| 2555769 | Alkhafaji | Muhanned | Raad | | 1/8/2024 |
| 1288907 | Barrientos | Ignacio | Antonio | | 1/8/2024 |
| 218981 | Beech | Jordan | Jeffrey | | 1/8/2024 |
| 2555731 | Booten | Chase | Mitchell | | 1/8/2024 |
| 2555716 | Canez | Amber | Lynn | | 1/8/2024 |
| 2555803 | Cannon-Copeland | Marquette | Elizabeth | | 1/8/2024 |
| 2452445 | Carr | Shaun | Maurice | II | 1/8/2024 |
| 269595 | Doss | Sherdrick | Vashun | | 1/8/2024 |
| 2539923 | Durazo Valle | Maria | Guadalupe | | 1/8/2024 |
| 1573562 | Frech | Kaylee | M | | 1/8/2024 |
| 2556063 | Furtney | Richard | Thomas | | 1/8/2024 |
| 2555762 | Gardner | Ian | Xavier | | 1/8/2024 |
| 246056 | Glasser | Brett | Gary | | 1/8/2024 |
| 2555793 | Hallberg | Jesse | Karl | | 1/8/2024 |
| 146957 | Hower | Michael | D | | 1/8/2024 |
| 1474344 | Lucien | Steven | Alan | | 1/8/2024 |
| 1911175 | March | MacGyver | Dean | | 1/8/2024 |
| 128632 | McGuire | Willie | Ralph | | 1/8/2024 |
| 2506409 | Mendoza | Michael | Ryan Noblejas | | 1/8/2024 |
| 1958296 | Miller | Nikeshia | Denaii | | 1/8/2024 |
| 1941031 | Namoo | Joseph | Amir | | 1/8/2024 |
| 1486258 | Openshaw | Tana | Marie | | 1/8/2024 |
| 2494065 | Powers | Devin | Raymond | | 1/8/2024 |
| 2555959 | Ragap | Michael | Thomas | | 1/8/2024 |
| 2555722 | Ramon | Nicholas | Michael | | 1/8/2024 |
| 2555768 | Ryan | Logan | Christopher | | 1/8/2024 |
| 2555787 | Sabin | Ransom | Colby-Jordan | | 1/8/2024 |
| 1948099 | Salvio | Stephanie | Michele | | 1/8/2024 |
| 2556165 | Tate | Jawana | Lakitta | | 1/8/2024 |
| 2052132 | Taylor | Myriam | Dinorah | | 1/8/2024 |
| 1505607 | Vadnais | Daniel | Joseph | | 1/8/2024 |
| 226579 | Concialdi | Frank | Tony | | 1/8/2024 |
| 200423 | Priakos | Aristides | Dionysius | | 1/8/2024 |

| | | | | | |
|---------|-------------------|-----------|--------------|-----|-----------|
| 1904192 | Stidham | Michelle | Anne | | 1/8/2024 |
| 1784347 | Adams | Brittany | Lynn | | 1/9/2024 |
| 2555781 | Baldwin | Rajon | Renard | | 1/9/2024 |
| 2556051 | Eastwood | Pearce | Alexander | | 1/9/2024 |
| 2556024 | George | Karla | Louise | | 1/9/2024 |
| 1897679 | Harper | Timothy | Ryan | | 1/9/2024 |
| 920457 | Lorey | Terrance | Lamone | | 1/9/2024 |
| 2555756 | Mirkovich | Mark | Phillip | | 1/9/2024 |
| 2555660 | Reyes | Christian | Andres | | 1/9/2024 |
| 2555806 | Rodriguez | Dariel | Alonso | | 1/9/2024 |
| 2179018 | Ross | Kameron | Cory | | 1/9/2024 |
| 2556162 | Stahl | Michael | Patrick | Jr. | 1/9/2024 |
| 2118954 | Whitley | Rebecca | Lynn | | 1/9/2024 |
| 1236112 | wright | kevin | kyle | | 1/9/2024 |
| 2556182 | Berry | Nina | Zeinab-Nabeh | | 1/9/2024 |
| 1533178 | Jarstfer | Clark | Laroy | | 1/9/2024 |
| 2529745 | Dechavez | Vincent | Anthony | | 1/10/2024 |
| 1509980 | Acosta | Norma | Ivette | | 1/11/2024 |
| 2548669 | Ali | Hamad | Khalaf | | 1/11/2024 |
| 1395270 | Baker | Mark | Anthony | Jr | 1/11/2024 |
| 2301695 | Bendeck Rodriguez | Jaime | Javier | | 1/11/2024 |
| 1517128 | Campbell | Chase | Gordon | | 1/11/2024 |
| 1731599 | Christian | Justin | Lee | | 1/11/2024 |
| 4167 | Clark | Japen | Boyd | | 1/11/2024 |
| 1357216 | Compton | Dawn | Michelle | | 1/11/2024 |
| 2555944 | Dondonan | Ethan | Samuel Roque | | 1/11/2024 |
| 2556068 | Drummond | Brandon | Hale | | 1/11/2024 |
| 2555776 | Gray | Ashley | Kaye | | 1/11/2024 |
| 2556133 | Hankerson | Tyrone | LaSalle | | 1/11/2024 |
| 2555757 | Hargan | Marissa | Victoria | | 1/11/2024 |
| 1538198 | Heath | Jefrey | Todd | | 1/11/2024 |
| 2260923 | Jackson | Hannah | Jo | | 1/11/2024 |
| 2556018 | Kamprath | Tyler | Michael | | 1/11/2024 |
| 277851 | Kilty | Joshua | Ryan | | 1/11/2024 |
| 1116858 | Leatherman | Joshua | Robert | | 1/11/2024 |
| 766451 | Leis | Robert | Todd | | 1/11/2024 |
| 2272692 | Miller | Lacy | Michelle | | 1/11/2024 |
| 2453788 | Neal | Conner | Daniel | | 1/11/2024 |
| 2117036 | Ortiz Argueta | Kevin | Isaac | | 1/11/2024 |
| 2278192 | Page | Kyle | Gordon | | 1/11/2024 |
| 2556135 | Rivas Villafana | Bryan | Javier | | 1/11/2024 |
| 1594419 | Sztary | Bryce | Alan | | 1/11/2024 |
| 1458099 | Timpson | Zachary | Taylor | | 1/11/2024 |
| 2547968 | Turner | Kendall | Ariel | | 1/11/2024 |

| | | | | |
|---------|-----------|----------|---------|-----------|
| 2074211 | Yousif | John | Anthony | 1/11/2024 |
| 274803 | Zimmer | Mark | Patrick | 1/11/2024 |
| 157454 | Bennett | Ronald | Shane | 1/12/2024 |
| 156333 | Christian | Angelo | | 1/12/2024 |
| 1470605 | Dustmann | David | Lee | 1/12/2024 |
| 177903 | England | Frank | Jay | 1/12/2024 |
| 1957431 | Esseily | Nicholas | Ray | 1/12/2024 |
| 1903586 | Gjojdeshi | Illir | | 1/12/2024 |
| 1033676 | Gjojdeshi | Redi | | 1/12/2024 |
| 2533581 | Hall | Tatayana | Lashay | 1/12/2024 |
| 2143195 | Ibrahim | Remy | George | 1/12/2024 |
| 1771110 | Knox | Andrew | James | 1/12/2024 |
| 2555210 | Koivisto | Charles | David | 1/12/2024 |
| 1388919 | Nasr | Michael | Sami | 1/12/2024 |
| 1013645 | O'Steen | Jason | Rex | 1/12/2024 |
| 1616642 | Orbegozo | Michael | | 1/12/2024 |
| 51792 | Renfro | Steve | | 1/12/2024 |
| 27573 | Robinson | Shawn | Michael | 1/12/2024 |
| 1675077 | Shawd | Jordan | Nicole | 1/12/2024 |

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, Licensing Analyst

Delegated Authority
Week of 1/15/2024 through 1/19/2024

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.

| NMLS # | Last Name | First Name | Middle Name | Suffix | Date Approved |
|---------------|------------------|-------------------|--------------------|---------------|----------------------|
| 2537169 | Bare | Benjamin | D | | 1/15/2024 |
| 2552624 | Bonsmann | Michael | Edward | | 1/15/2024 |
| 2550143 | Christian | Hunter | James | | 1/15/2024 |
| 631051 | Clifford | Steven | Joseph | | 1/15/2024 |
| 2052887 | Gottschalk | Emily | S | | 1/15/2024 |
| 2529768 | Kallabat | Raymond | Imad | | 1/15/2024 |
| 2552541 | Loesch | Logan | Myles | | 1/15/2024 |
| 860033 | Martinez | Hernan | | | 1/15/2024 |
| 2557762 | Odetallah | Nael | Nazmi | | 1/15/2024 |
| 225599 | Vance | Jonathon | Walker | | 1/15/2024 |
| 2558731 | Weinberg | Les | Watson | | 1/15/2024 |
| 2553916 | Wendt | Sandra | Lynn Knutson | | 1/15/2024 |
| 861879 | Henry | Christopher | Andrew | | 1/15/2024 |
| 2558833 | Watkins | Laura | Elizabeth | | 1/15/2024 |
| 2547719 | Aguirre | Aspen | Hayley | | 1/16/2024 |
| 1376061 | Bencurik | Ryan | Anton | | 1/16/2024 |
| 1522884 | Boyle | Michael | Lee | | 1/16/2024 |
| 2556070 | Caushaj | Arif | Ari | | 1/16/2024 |
| 2360522 | Dudas | John | Christopher | | 1/16/2024 |
| 2556067 | Funnell | Michael | Johnathan | | 1/16/2024 |
| 59514 | Kaelin | Russell | P | | 1/16/2024 |
| 694469 | Meredith | Tyrone | | | 1/16/2024 |
| 2555720 | Palmer | Karah | Elizabeth | | 1/16/2024 |
| 1901576 | Stanton | Brian | Robert | | 1/16/2024 |
| 2306709 | Swan | Janet | P | | 1/16/2024 |
| 1303043 | Tunnero | Vincent | Dennis | | 1/16/2024 |
| 2327827 | Ayala | Laura | Angelica | | 1/16/2024 |
| 1580330 | Akers | Grant | R | | 1/17/2024 |
| 2547924 | Baker | Chad | Jordan | | 1/17/2024 |
| 2548727 | Brown | Lorejean | Kimberly | | 1/17/2024 |
| 2547945 | Camargo | Antonia | Martinez | | 1/17/2024 |
| 247088 | Cardenas | Regina | Dominique | | 1/17/2024 |
| 2555754 | Gomez | Joshua | Moises | | 1/17/2024 |

| | | | | |
|---------|-------------|------------|----------|-----------|
| 397633 | Griffith | Ryan | Stephen | 1/17/2024 |
| 2548688 | Pineda | Irvin | Alexis | 1/17/2024 |
| 949917 | Riddle | Russell | Mark | 1/17/2024 |
| 1812893 | Rothy | Maria | Theresa | 1/17/2024 |
| 2547140 | Schaefer | Ben | | 1/17/2024 |
| 1209735 | Krasnay | Michael | Jason | 1/17/2024 |
| 2039021 | Bell | Jaila | Nicole | 1/18/2024 |
| 1378217 | Darius | Iclesiaste | | 1/18/2024 |
| 353956 | Jerome | Cynthia | Marie | 1/18/2024 |
| 2541789 | Karim | John | Joseph | 1/18/2024 |
| 2508096 | McCallister | Noah | James | 1/18/2024 |
| 994088 | Mortz | Brandon | Dean | 1/18/2024 |
| 2548589 | Myers | James | Richard | 1/18/2024 |
| 2547944 | Olivares | Fidel | Andres | 1/18/2024 |
| 2547697 | Zielke | Devon | Carl | 1/18/2024 |
| 1560026 | Alcazar | Maria | Yvette | 1/19/2024 |
| 2490033 | Casiano | David | John | 1/19/2024 |
| 253303 | Foody | Jeffrey | Robert | 1/19/2024 |
| 597843 | MacArthur | Andrea | Lynn | 1/19/2024 |
| 2558335 | Merkle | Caleb | Thomas | 1/19/2024 |
| 2424372 | Razo | Maximilian | Sage Roy | 1/19/2024 |
| 790588 | Riboli | Anna | | 1/19/2024 |

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

Luke R. VanNatter, Licensing Analyst

Delegated Authority
Week of 1/22/2024 through 1/26/2024

Mortgage Loan Originator Applications

Mortgage loan originator applicants must complete a criminal background check, a credit report, testing, and education as required by 750 IAC 9-3-2. The following forty-three 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.

| NMLS # | Last Name | First Name | Middle Name | Suffix | Date Approved |
|---------------|------------------|-------------------|--------------------|---------------|----------------------|
| 1763767 | Frizzell | Michael | Ian | | 1/22/2024 |
| 2534216 | Grinman | Lev | Dmitrievich | | 1/22/2024 |
| 1637102 | Hinson | Brittney | Lynn | | 1/22/2024 |
| 1338163 | McClearen | Kurt | Cannon | | 1/22/2024 |
| 1564623 | Tabrizi | Anthony | I | | 1/22/2024 |
| 589985 | Tandy | George | Steven | | 1/22/2024 |
| 2553479 | Anderson | Laura | Elizabeth | | 1/23/2024 |
| 263440 | Bartlett | Sarah | Christie | | 1/23/2024 |
| 1936190 | Cave | William | O'Leary | III | 1/23/2024 |
| 2529773 | Hanna | Christopher | Anthony | | 1/23/2024 |
| 2306906 | Lewis | Tyler | John | | 1/23/2024 |
| 34891 | Min | Melissa | Hee | | 1/23/2024 |
| 2457892 | Pelletier | Krystal | Lynn | | 1/23/2024 |
| 59391 | Spencer | Craig | G | | 1/23/2024 |
| 1643422 | Stoka | Michael | Joseph | | 1/23/2024 |
| 2126903 | Thornton | Blake | Austin | | 1/23/2024 |
| 2563431 | Wimsatt | Avander | Delloyd | | 1/23/2024 |
| 180785 | Ancell | Susan | Lynette | | 1/26/2024 |
| 1677424 | Ashton | Jordan | Lee | | 1/26/2024 |
| 714730 | Barban | David | Charles | | 1/26/2024 |
| 210024 | Bria | Joseph | Nathan | | 1/26/2024 |
| 2112294 | Clyburn | Jeffrey | Tyson-William | | 1/26/2024 |
| 181339 | Dawson | Gary | Wayne | | 1/26/2024 |
| 648817 | Dew | Julie | Suzanne | | 1/26/2024 |
| 1853433 | Dietmeyer | Kevin | Benjamin | | 1/26/2024 |
| 2414052 | Emelike | Kelechi | Shaunice | | 1/26/2024 |
| 407514 | Frank | Michael | James | | 1/26/2024 |
| 2287577 | Gerloff | Kent | Roger | | 1/26/2024 |
| 888631 | Iannucci | Matthew | John | | 1/26/2024 |
| 1427900 | Jasarevic | Mirza | | | 1/26/2024 |
| 1326524 | Jaynes | AmyJ | | | 1/26/2024 |
| 1084736 | Johnson | Adrienne | Renee | | 1/26/2024 |
| 2015715 | Kelly | Bret | Loren | | 1/26/2024 |

| | | | | | |
|---------|----------|-----------|------------|-----|-----------|
| 1578736 | Marolda | Matthew | Jacob | | 1/26/2024 |
| 2547815 | Matthews | LaNesha | Schnelle | | 1/26/2024 |
| 2479746 | Moore | DeAndre | Eugene | | 1/26/2024 |
| 1053510 | Ngo | Celene | | | 1/26/2024 |
| 2537355 | Phillips | Christian | Sawyer Lee | | 1/26/2024 |
| 211066 | Poynter | Mark | Allen | | 1/26/2024 |
| 220817 | Reed | Bryan | K. | | 1/26/2024 |
| 2543779 | Simpson | David | Joseph | Jr. | 1/26/2024 |
| 1866712 | Sims | Demetrius | Demarco | | 1/26/2024 |
| 2086633 | Wavinya | Winnie | | | 1/26/2024 |

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Luke R. VanNatter

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